Access DB# 48073

(7)

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: James J. Bergin Examiner #: 74652 Date: 8/01/2001
Art Unit: 3164 Phone Number 30 08-8549 Serial Number: 09/250,711
Mail Box and Bldg/Room Location: CPK2 5H09 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

****

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: _____

Inventors (please provide full names): _____

_____

Earliest Priority Filing Date: _____

***For Sequence Searches Only* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.**

****

STAFF USE ONLY	Type of Search	Vendors and cost where applicable
Searcher: [illegible]	NA Sequence (#)	STN
Searcher Phone #: [illegible]	AA Sequence (#)	Dialog
Searcher Location: 4B30	Structure (#)	Questel/Orbit
Date Searcher Picked Up: 8-20-01	Bibliographic ✓	Dr.Link
Date Completed: 8-21-01	Litigation	Lexis/Nexis
Searcher Prep & Review Time: 75	Fulltext	Sequence Systems
Clerical Prep Time:	Patent Family	WWW/Internet ✓
Online Time: 185	Other	Other (specify)

PTO-1590 (1-2000)

Business Methods Cases
Search mandatory files for 705 cases and cases cross referenced in 705.

705/40 _____

SEARCH REQUEST FORM

Scientific and Technical Information Center

Examiner# : 74652, JAMES S. BERGIN
Art Unit : 2164
Phone Number: 703 308-8549
Date: 08/01/2001
Serial Number: 09/250,711
MailBox & Bldg/Room Location:CPK 2 5Y09
Results Format Preferred (circle): **Paper,** Disk, or E-mail

If more than one search is submitted, please prioritize searches in order of need.

****

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention.
Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc., if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: CONSOLIDATED BILL PAYMENT

Inventors (please provide full names): KIGHT,PETER J.; JOHNSON,MARK A.; CHRISTENSON,TAMARA K.; LACH,REGINA; POINTER,PHILIP; COOK,KENNETH

Earliest Priority Filing Date: 7/25/1991

A bill paying service receives funds from a plurality of consumers via a fund transfers in the form of a drafts, an ACH transfers or a credit card charges on the consumers credit card accounts. The bill paying service then pays the relevant merchant, on behalf of the consumers, by making a consolidated payment. Please reference the highlighted abstract for a good general description of the invention. The attorney makes a big deal over the consumer's accounts being debited by the ACH network. Currently the case is under a non-final obvious type rejection (Lawlor et al. (5,220,501) in view of Benton et al. (5,265,008)). Lawler et al. disclose debiting each of the consumer's accounts using the ATM network and does not mention using ACH transfer for this purpose.

Some suggested search terms:

Consolid? or aggregat? etc.

Payment etc.

Bill etc.

Cover Sheet

*** Your Memo ***

Prepared for: Examiner Bergin

By : Ginger Roberts

Date : August 21, 2001

Attached please for the results of your search for 09/250711. The search was conducted on Dialog which includes IEEE, Computer Databases, and Worldwide Patents.

The following additional products were also searched: --

Please let me know if you need any further information regarding the search or if you would like to enhance the search strategy in any way.

Thank you for using the Electronic Information Center.

Sincerely,

Ginger D. Roberts
Technical Information Specialist
308-7795

```
?show files;ds
File 625:American Banker Publications 1981-2001/Aug 21
         (c) 2001 American Banker
File 268:Banking Info Source 1981-2001/Aug W1
         (c) 2001 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2001/Aug 21
         (c) 2001 Bond Buyer
File 267:Finance & Banking Newsletters 2001/Aug 20
         (c) 2001 The Dialog Corp.

Set     Items   Description
S1       7976   ACH OR AUTOMAT?(2W)CLEARINGHOUSE? OR AUTOMAT?(2W)CLEAR?(2W-
             )HOUSE?
S2      12598   (BILL OR BILLS OR BILLING OR INVOICE? ? OR E()BILL? OR EBI-
             LL?)(5N)PAY? OR BILLPAY? OR EBPP OR EPAY? OR E()PAY?
S3       2176   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
             OR MERG?)(5N)(PAYMENT? ?)
S4         59   S1(3S)S2(3S)S3
S5         11   S4 NOT PY>1991
S6         11   RD (unique items)
?t6/3,k/all

 6/3,K/1     (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2001 American Banker. All rts. reserv.

0108824
Back Offices Pose Problems For Bill-Payment Services
American Banker - April 13, 1990; Pg. 4; Vol. 155, No. 72
WORD COUNT:       695

BYLINE:
Denis Manelski and Simon Nahnybida

TEXT:
...requires that transport, customized formats,
and processing arrangements be in place for each biller.
   The Automated  Clearing  House  delivers payments under prearranged
conditions to the biller's banks. Approximately 25 billers can be reached
through the ACH .
   MasterCard's remittance-processing service also delivers payments
electronically to a growing list of billers...

...They also fulfill the customers'
expectations of rapid payment delivery.
     Expectations  are that both telephone bill  paying  and home banking
will
grow quickly in this decade.
   But  bill -paying  services were pioneered 20 years ago, and today one
can
reach  only 60 billers electronically via the automated  clearing  house
 or
MasterCard service. Meanwhile, hundreds of thousands of billers support a
bank service in a...

...for
improved cash flow and operating services. Lock-box service providers
should leverage this by consolidating  electronic concentration with their
traditional payment  processing.
    Success in marketing the telephone bill  paying  and home banking
services will backfire if we don't respond quickly to the remittance...
```

6/3,K/2 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications

0091187
*** Electronic Cash Management Is High on Corporate Wish List**
American Banker - September 7, 1988; Pg. 24; Vol. 153, No. 174
WORD COUNT: 977

BYLINE:
By YVETTE D. KANTROW

TEXT:
...Ford Motor
Co. and several of its subsidiaries.
Mr. Wilds, speaking at a recent National **Automated Clearing House** Association conference, told bankers that the best opportunities for participating in EDI are in "financial...

...companies with at least $5 million in annual sales have some interest in receiving electronic **payments** . Of that **group** , 50 treasurers, or 10% of the total sample, are very interested in the technology, and...

6/3,K/3 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications

0088709
TECHNOLOGY TOPICS
American Banker - May 11, 1988; Pg. 8; Vol. 153, No. 92
WORD COUNT: 525

TEXT:
...of
collecting returned checks," said Robert Stasik, vice president of Mellon's global cash management **group** .
First Trade **Payment** : National Bank of Detroit originated, and Manufacturers Hanover Trust Co., New York, received the first corporate trade payment using the National **Automated Clearing House** Association's
CTX (corporate trade exchange) format. The payment was made on April 18 by ...

...electronic data interchange standards developed by the American National Standards Institute, allows a company to **pay** almost 5,000 **invoices** in a single transmission.
On-Line Details: Mercantile Bank, St. Louis, has introduced MerCORE - Mercantile...

6/3,K/4 (Item 4 from file: 625)
DIALOG(R)File 625:American Banker Publications

0088071
Treasury's War on Paper: The commissioner seeks to replace the paper-laden cash flow systems with automated ones.
American Banker - April 11, 1988; Pg. 12; Vol. 153, No. 70
WORD COUNT: 1,054

BYLINE:
By Yvette D. Kantrow

TEXT:
...want to provide cash concentration services
to the government. Cash concentration is the technique of **consolidating** in
coming **payments** in a few bank accounts.
On the payments side, Financial Management Service has been a...

...Security direct deposit program its most far-reaching
electronic payments initiative.
A mainstay of the **automated clearing house** system, the program accounts for about 250 million paperless payments annually and serves almost half...
...that
participation rate even higher.
Vendor Express, a Treasury department program begun last year to **pay** many of the government's **bills** electronically, is expected to prove as significant as the Social Security program.
The government has...

6/3,K/5 (Item 5 from file: 625)
DIALOG(R)File 625:American Banker Publications

0046976
INNOVATIONS: Electronic Bill Payment
American Banker - December 16, 1985, Monday; Pg. 8
WORD COUNT: 526

TEXT:
... The customer makes connection with the bank, using either the telephone keypad in a telephone **bill payment** service or the keyboard in video banking. He indicates which merchant it is on his...

... approves the payment, making sure the customer has funds to cover it. Then the bank **consolidates** it with other **payments** to the same merchant, cuts a check for the total, and mails it to the...

... Services of America, one of the processors for video banking institutions, says 20% of its **bill payments** are electronic through the **automated clearing house** (**ACH**) system and are done in only 24 hours. Covidea, which offers video banking as a...

... Telephone & Telegraph Co., and Time Inc., says 15% to 20% of its payments are via **ACH** . The rest are by mail.
Q. How long does mail payment take?
A. The rule...

6/3,K/6 (Item 6 from file: 625)
DIALOG(R)File 625:American Banker Publications

0038266
American Banker - April 29, 1985, Monday; Pg. 14
WORD COUNT: 204

TEXT:

For their annual conference, the bankers who run the **automated clearing house** network carefully selected corporate speakers to praise a program that enables companies to **pay invoices** electronically. But they didn't count on Benson K. Woo.
Mr. Woo, a financial officer...

... asked to speak on another issue, but he took the opportunity to bluntly criticize the **group** 's corporate-to-corporate **payment** program, saying the bankers had not adequately considered the needs of corporate users.
Such outspoken...

6/3,K/7 (Item 7 from file: 625)
DIALOG(R)File 625:American Banker Publications

0028662
Northern Trust Claims Breakthrough in Electronic Payments
American Banker - May 30, 1984, Wednesday; Pg. 8
WORD COUNT: 430

BYLINE:
BY JOHN MORRIS

TEXT:
...electronic payments, the bank's cash management experts say.
"The lack of a method for **consolidating** both paper and electronic **payments** into a common data processing format has been regarded as one of the roadblocks to the acceptance of Corporate Trade Payments," said Arch King, manager of **automated clearing house** /electronic funds transfer services at Northern Trust.
Corporate Trade Payments was developed by the National **Automated Clearing House** -Association as a means of transmitting electronic **payments** with all their related **invoice** information. But in its basic form, it cannot be integrated with payments by check.
Corporations...

6/3,K/8 (Item 8 from file: 625)
DIALOG(R)File 625:American Banker Publications

0012155
Transfer Systems, Cash Management To Undergo Changes: Regulatory and Fed Changes Revolutionize Systems
American Banker - November 19, 1982, Friday; Pg. 28
WORD COUNT: 2,019

BYLINE:
By BARBARA K. WILLIAMSON, Vice President, Cash Management Division, Centerre Bank, St. Louis, Mo.

TEXT:
... convenience for the consumer. As shared ATMs become the norm it is likely that the **ACH** will be the vehicle for transaction settlement.
Point of sale systems provide services to consumers...

... idea whose time has not yet come." To the extent that acceptance is achieved and **ACH** schedules permit same or next day settlement, it is logical for the **automated clearing house** to be selected as a settlement mechanism.
Telephone **bill payment** systems (TBP) represent the first successful

attempt to move access to financial services within the...
...cable television as a communication device.
Regardless of the method of capture, TBP providers usually **consolidate** the **payments** from their depositors for each biller, generate a summary check and attach a listing which...convenience and control. A study by the Atlanta Federal Reserve Bank encourages use of the **ACH** for origination and receipt of TBP payments to eliminate the payee corporations' objections. A TBP provider receiving payments through the **ACH** on magnetic tape could provide a payee with payment detail via the same media. Assuming sufficient volume over time, use of the **ACH** would permit not only efficient payments but would facilitate accounts receivables updating.
The number of...

...to an optimistic estimate of 500 million. While these projections do not indicate that telephone **bill payment** will replace the check, it is likely that, as these systems become more popular, the factors defined above will encourage use of the **ACH** for settlement.
Check truncation is an EFT service only in part. In these systems payments...

6/3,K/9 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source

00188745
Corporate trade payment launched
Anonymous
EFTS-Industry Report, v9, n12, p2-3, Dec 1984 LANGUAGE: English
RECORD TYPE: Abstract

...ABSTRACT: route payments to Westinghouse, Baxter-Travenol, Johnson & Johnson, American Hospital Supply, and Xerox, via the **automated clearing house** network. The program offers three modes of access (paper, magnetic tape, and direct linkage), and the new format provides for **consolidation** of multiple **invoice payments** in a single transaction.

6/3,K/10 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source

00162019
Banks: bank charges going up
Engstrom, Theresa
Treasury Manager, v9, n1, p6-7, 11, Jan 1986 LANGUAGE: English
RECORD TYPE: Abstract

...ABSTRACT: to fees for each service; 3) monitoring the number of small items sent out, and **consolidating** deposits and **invoice payments** ; 4) reducing wire costs by using the **Automated Clearing House** ; and 5) automating with treasury workstations to cut bank fees.

6/3,K/11 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source

00049109
Cash management: innovative corporate services speed funds availability, enhance account data capture
Anonymous

Bank Operations Report, v21, n1, p3-4, Jun 1991 LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT: Mellon Bank's (Pittsburgh) REMEDI service incorporates a telephone **bill payment consolidation** service that uses the **automated clearing house** or MasterCard's Remittance Processing Service to eliminate check and mail float and to improve...
?

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?show files;ds
File 473:FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02
         (c) 2001 THE NEW YORK TIMES
File 474:New York Times Abs 1969-2001/Aug 20
         (c) 2001 The New York Times
File 475:Wall Street Journal Abs 1973-2001/Aug 20
         (c) 2001 The New York Times

Set     Items   Description
S1         32   ACH OR AUTOMAT?(2W)CLEARINGHOUSE? OR AUTOMAT?(2W)CLEAR?(2W-
              )HOUSE?
S2       2654   (BILL OR BILLS OR BILLING OR INVOICE? ? OR E()BILL? OR EBI-
              LL?)(5N)PAY? OR BILLPAY? OR EBPP OR EPAY? OR E()PAY?
S3        302   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
              OR MERG?)(5N)(PAYMENT? ?)
S4          0   S1 AND S2 AND S3
?
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?show files;ds
File  77:Conference Papers Index 1973-2001/Jul
         (c) 2001 Cambridge Sci Abs
File  35:Dissertation Abs Online 1861-2001/Jul
         (c) 2001 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2001/Aug 21
         (c) 2001 The Gale Group
File   2:INSPEC 1969-2001/Aug W3
         (c) 2001 Institution of Electrical Engineers
File  65:Inside Conferences 1993-2001/Aug W3
         (c) 2001 BLDSC all rts. reserv.
File 233:Internet & Personal Comp. Abs. 1981-2001/Aug
         (c) 2001 Info. Today Inc.
File  99:Wilson Appl. Sci & Tech Abs 1983-2001/Jul
         (c) 2001 The HW Wilson Co.

Set     Items   Description
S1       1504   ACH OR AUTOMAT?(2W)CLEARINGHOUSE? OR AUTOMAT?(2W)CLEAR?(2W-
            )HOUSE?
S2       3294   (BILL OR BILLS OR BILLING OR INVOICE? ? OR E()BILL? OR EBI-
            LL?)(5N)PAY? OR BILLPAY? OR EBPP OR EPAY? OR E()PAY?
S3        725   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
            OR MERG?)(5N)(PAYMENT? ?)
S4          1   S1(3S)S2(3S)S3
S5          0   S4 NOT PY>1991
S6          0   RD (unique items)
S7          1   S1 AND S2 AND S3
?t7/7/all
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7/7/1 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2001 Info. Today Inc. All rts. reserv.

00606301 00IA07-008

Competitive maneuvers: taking payments online -- When it comes to the payment side of EBPP, billers can best serve their customers by providing flexibility

Puccinelli, Bob

Imaging & Document Solutions , July 1, 2000 , v9 n7 p28-32, 5 Page(s)

ISSN: 1063-4320

Reports on developments in electronic **bill** presentment and **payment** (**EBPP**). Presents the Gartner **Group** 's estimate that 15 million households will be **paying** **bills** online in the near future. Cites the Killen & Associates' expectation that **EBPP** would be an $18 billion market within five years. Suggests that payment options be made available to consumers when they establish their accounts online. Describes three approaches to **EBPP** : direct, thick consolidator, and thin **consolidator** . Explains that the **EBPP** **payment** process consists of the transmission of funds and remittance information from the consumer to the biller. Says that the most reliable and well known solution is the **Automated** **Clearing** **House** (**ACH**) Network, a nationwide batch-oriented electronic funds transfers system governed by the National **Automated** **Clearing** **House** Association. Includes a sidebar, three diagrams, and a photo. (MEM)

?

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?show files;ds
File  15:ABI/Inform(R) 1971-2001/Aug 21
         (c) 2001 ProQuest Info&Learning
File   9:Business & Industry(R) Jul/1994-2001/Aug 20
         (c) 2001 Resp. DB Svcs.
File 623:Business Week 1985-2001/Aug W2
         (c) 2001 The McGraw-Hill Companies Inc
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2001/Aug 17
         (c) 2001 The Gale Group
File 624:McGraw-Hill Publications 1985-2001/Aug 21
         (c) 2001 McGraw-Hill Co. Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 636:Gale Group Newsletter DB(TM) 1987-2001/Aug 20
         (c) 2001 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2001/Aug 20
         (c) 2001 The Gale Group
File  16:Gale Group PROMT(R) 1990-2001/Aug 20
         (c) 2001 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2001/Aug 20
         (c)2001 The Gale Group
File  20:World Reporter 1997-2001/Aug 21
         (c) 2001 The Dialog Corporation

Set     Items   Description
S1      20590   ACH OR AUTOMAT?(2W)CLEARINGHOUSE? OR AUTOMAT?(2W)CLEAR?(2W-
             )HOUSE?
S2     212691   (BILL OR BILLS OR BILLING OR INVOICE? ? OR E()BILL? OR EBI-
             LL?)(5N)PAY? OR BILLPAY? OR EBPP OR EPAY? OR E()PAY?
S3      35359   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
             OR MERG?)(5N)(PAYMENT? ?)
S4        220   S1(3S)S2(3S)S3
S5         15   S4 NOT PY>1991
S6         12   RD (unique items)
?t6/3,k/all

 6/3,K/1     (Item 1 from file: 15)
DIALOG(R)File  15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00518718  90-44475
Have You Heard? "Check and List" Is Obsolete for Receiving Consumer Bill
Payments
White, George C.
Journal of Cash Management  v10n5  PP: 52-53  Sep/Oct 1990
ISSN: 0731-1281  JRNL CODE: JCG

ABSTRACT:  Check  and  list" (one check and a list of payors) is the method
 pay -by-telephone and other consumer bill -paying  services use for most
of  the  remittances  they send to merchants and vendors on behalf of their
users.  More  treasury  and  remittance  areas  need  to  be  aware  of the
electronic  consolidation  options  for  payments  from consumers. Many
corporate  accounts  receivable  functions receiving consumer payments as a
check and list...

... amount  being  paid.  Such  reentry is costly in clerical effort and is
error  prone.  Receiving bill  payments  electronically can reduce these
errors  and expedite the availability of funds. Remittance consolidation is
```

performed by a number of financial institutions already engaged in **bill - paying** services, with transmission to corporate recipients in customized or standardized **automated clearinghouse ACH**) formats.

6/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00161964 82-03525
Solving Home Banking Shortcomings
White, George C.
Interface: Banking Industry v6n3 PP: 8 Autumn 1981
JRNL CODE: IBI

ABSTRACT: Financial institutions may already have the capability to process home initiated **bill paying** in an automated manner utilizing the **automated clearing house** (**ACH**) system but they are unaware of the simplicity of doing so. There are 4 ways...

... 1. manual, 2. limited automation, 3. partial automation, and 4. full automation. Under a manual **bill paying** system, a corporation receiving these payments enters them into its accounts receivable system manually and ...

... different formats. Full automation requires the corporation to identify the bank and account number for **consolidation** of **payment** funds through the **ACH** system.

6/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00044325 76-10154
AUTOMATED CLEARING HOUSES - THE NEXT TEN YEARS
EVANS, SIMON A.
MAGAZINE OF BANK ADMINISTRATION V52 N9 PP: 14-20 SEPT. 1976
ISSN: 0024-9823 JRNL CODE: BAD

ABSTRACT: THE **AUTOMATED CLEARING HOUSE** (**ACH**), WHICH WAS DEVELOPED IN EUROPE, HAS NOW BEEN IN EXISTENCE FOR NEARLY 10 YEARS. BY THE LATE 1960'S, SEVERAL **ACH** 'S WERE IN OPERATION. A PRIMARY SERVICE PERFORMED BY **ACH** 'S IS THE AUTOMATIC HANDLING OF PAYMENTS OF UNIFORM AMOUNTS THAT ARE MADE ON A REGULAR BASIS MONTH AFTER MONTH OR AT SOME OTHER INTERVAL. **ACH** OFFERS A MEANS OF MAKING LARGE NUMBERS OF PAYMENTS IN BATCHES EASILY AND CHEAPLY WHEN MORE THAN ONE BANK IS INVOLVED. **ACH** 'S ARE USED MOSTLY FOR PAYROLL PAYMENTS AND REGULAR PAYMENTS TO COMPANIES AND UTILITIES. THEY CAN ALSO BE USED FOR RECURRING, PREAUTHORIZED **PAYMENTS** , AND FOR SALARIES AND INVOICE **PAYMENTS** BY MERCHANTS. **ACH PAYMENTS** CAN BE **GROUPED** INTO FIVE CATEGORIES - PAYROLL CREDITS, STANDING ORDERS, OTHER CREDITS, DIRECT DEBITS, AND OTHER DEBITS.

6/3,K/4 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)

01250798 SUPPLIER NUMBER: 06278948 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The awakening of the ACH. (automated clearing house)
O'Heney, Sheila A.
Computers in Banking, v5, n3, p41(5)

March, 1988
ISSN: 0742-6496 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3214 LINE COUNT: 00249

... Treasury Department's Vendor Express, a program that eventually will require all government agencies to **pay** their **bills** electronically. Vendor Express requires the use of the standard corporate ACH Cash Concentration and Disbursement...

...format.
The $7-billion-asset Northern Trust Company in Chicago, which processes 1.2 million **ACH** transactions a month, is the largest originator of **ACH** volume in the midwest, and the sixth largest nationally. Besides services such as direct deposit...

6/3,K/5 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire

0190067 PG001
PNC FINANCIAL CORP OPENS DALLAS ACCELANET WHOLESALE LOCKBOX

DATE: August 2, 1989 07:36 E.T. WORD COUNT: 571

...checking and account analysis statement and enjoy automated funds concentration. Those customers also can request **consolidated** remittance information, which could include **payments** made through the **automated clearing house** established for electronic payments or with electronic data interchange -- the corporate-to-corporate computer transmission of **payment** data and related **invoice** information in structured computer formats.

"We are known for our quality service and expert technical...

6/3,K/6 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

01545851 Supplier Number: 42252660 (USE FORMAT 7 FOR FULLTEXT)
UNTITLED ARTICLE
Corporate EFT Report, v11, n15, pN/A
July 31, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 180

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...MNC Financial for payments processed through OCR Lockbox, BankLine Money Manager, the bank's telephone **bill payment** service, and **automated clearing house** (**ACH**) transactions initiated by the utility's customers. Remittance information for these payments is reformatted into...

...and remittance information will be integrated. As a result, MNB provided BG&E with a **consolidated** electronic AR file containing **payments** through the OCR Lockbox and payments initiated through BankLine. The project required MNB to reformat the **ACH** addenda records of the CCD+, the CTP and the CTX standard entry classes into BG...

6/3,K/7 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

01402120 Supplier Number: 41806516 (USE FORMAT 7 FOR FULLTEXT)
GETTING INTO EFT: AN EXPERT SPEAKS ON FINDING THE BENEFITS
Data Channels, v18, n2, pN/A
Jan 21, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Newsletter; Trade
Word Count: 1286

... indication that it's been received in the receiving area, you can automatically generate a **payment** without receiving an **invoice** ."
GM's introduction of EFT allowed them not only to lower costs in accounts payable...together its cash processing systems with its general ledger. According to Levine, Texaco sends a "**consolidated payments** file" containing **ACH** transactions, Fedwire and CHIPs in one file in ANSI format.
"Then we receive those files...

...the number of invoices that result from each trading partner relationship with an eye toward **consolidation** . "You may make one **payment** for hundreds of **invoices** , which will drive your selection of a format," he says. Other criteria for deciding which...

6/3,K/8 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

01397885 Supplier Number: 41793226 (USE FORMAT 7 FOR FULLTEXT)
NEW PLAYERS CHANGING THE FACE OF CARD INDUSTRY
Card News, v6, n1, p1
Jan 14, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2275

... off-line debit cannibalizes cash and check sales, which cost less to process. In addition, **Payment** Systems Working **Group** , now made up of 15 state attorneys general, is continuing to review legal issues in...cards as a means to live, as well as to finance their obligations--instead of **paying** their card **bills** within the month.

6/3,K/9 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

01079223 Supplier Number: 40690420 (USE FORMAT 7 FOR FULLTEXT)
WELLS FARGO TO PURSUE EDI PILOT PROGRAM
Corporate EFT Report, v9, n4, pN/A
Feb 22, 1989
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 603

... the concerns that have been expressed in industry circles in recent years is whether the **ACH** system can handle a large amout of remittance data, Kvederis noted.

But, he pointed out, Wells Fargo has been processing payments using the Sears (CTP) format with about 5,000 **invoices** per **payment** almost daily for several years and has had no problems. The people who contend that...

6/3,K/10 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

01053112 Supplier Number: 40569822 (USE FORMAT 7 FOR FULLTEXT)
EDI AND THE OIL INDUSTRY
Corporate EFT Report, v8, n23, pN/A
Nov 9, 1988
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 645

... this group, the Petroleum Treasury Advisory Group (PTAG) is to provide treasury support to work **groups** concerning handling of **payments** and remittance advices and to develop a consistent industry approach for processing EDI payments.
In...

...ANSI X12 standards and the ANSI 820 payment order/remittance will be used. A single **payment** may cover numerous **invoices** , the remittance information should accompany the payments whenever possible and payments will be float neutral.
These assumptions lead to the oil industry's Preferred **Payment** Procedures, which the **group** will recommend to the oil industry for implementing EDI. According to those procedures, the ANSI...
...electronic document to its originating bank, which in turn will send the 820 through the **ACH** , using the corporate trade exchange (CTX) format.
Alternatively, the 820 will be sent directly by...

6/3,K/11 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

04506254 SUPPLIER NUMBER: 08301723 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Electronic dinosaurs. (home banking, telephone bill paying)
Manelski, Denis; Nahnybida, Simon
United States Banker, v100, n1, p45(3)
Jan, 1990
ISSN: 0148-8848 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1920 LINE COUNT: 00161

... are loyal and continually expand their relationship with the bank.
The Bank's
Perspective
Telephone **bill paying** and home banking can leverage existing bank system resources to review accounts, transfer funds, or access product information. However, at most institutions, the implementation and automation of electronic **bill payment** is in a primitive state.
It is necessary that banks automate both the funds transfer...

...the customer's and the biller's financial institutions can be achieved easily through the **automated clearing house** . The difficult part is automating and posting the payment to the customer's account at the biller.
Until recently, there have been three alternatives for delivering consumer's **bill payments** : check and list; the **automated clearing**

house transaction for customer initiated entries (CIE); and a direct service.

The check-and-list approach is simple. At the end of each business day, all **payments** for a particular biller are **aggregated** , one check is produced which is mailed or delivered ...usually contains the customers' names, their account numbers, and the dollar value of the individual **payments** . Typically, 90 percent of the **bill payments** are delivered via check-and-list.

Check-and-list involves the bank in a labor...

...average of $15.00 to resolve. These are some of the reasons why most telephone **bill paying** and home banking providers have discontinued the service, or have stopped marketing it aggressively.

Only 10 percent of the payments are delivered electronically from the telephone **bill paying** and home banking service providers to the billers, or their lockbox processors. This electronic delivery...

6/3,K/12 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

02200691 SUPPLIER NUMBER: 03406235 (USE FORMAT 7 OR 9 FOR FULL TEXT)
First City National Bank of Houston becomes first bank to use automated clearing-house system for corporation-to-corporation trade payments.
PR Newswire, NYPR81
Aug 30, 1984
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 627 LINE COUNT: 00057

... Bank in Jacksonville, Florida. "This application," said McCain, "demonstrates that a company can utilize the **ACH** corporate trade payments facility to improve its collection system as well as its disbursement system...

...a tape or data transmission of all participating corporations. Entries are sent electronically through the **Automated Clearing House** to the receiving bank for automatic updating of the receiving company's bank account. Each transaction can have multiple **invoices** attached, thereby **consolidating payment** and accounting records. "Electronic corporate trade payments," said McCain, "is another example of how corporations are utilizing new **ACH** services First City has made available." In March of this year, First City introduced a corporate **ACH** Credit Transfer product (First City A.C.T.) that serves as an inexpensive alternative to...

...either a computer terminal or telephone, a company can initiate pre-arranged disbursements through the **ACH** for next-day settlement at any **ACH** member institution. Transfers within First City can be settled on the same day. The service...

...In August, First City introduced a sophisticated data transmission service to expedite the origination of **ACH** transactions. With this facility, originating companies can link their computers to First City's to initiate **ACH** transactions. Magnetic tape handling and associated transportation costs are eliminated. First City National Bank of...
?

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?show files;ds
File 348:EUROPEAN PATENTS 1978-2001/AUG W02
         (c) 2001 European Patent Office
File 349:PCT Fulltext 1983-2001/UB=20010809, UT=20010802
         (c) 2001 WIPO/MicroPat
```

?ds

Set	Items	Description
S1	4668	ACH OR AUTOMAT?(2W)CLEARINGHOUSE? OR AUTOMAT?(2W)CLEAR?(2W-)HOUSE?
S2	2334	(BILL OR BILLS OR BILLING OR INVOICE? ? OR E()BILL? OR EBILL?)(5N)PAY? OR BILLPAY? OR EBPP OR EPAY? OR E()PAY?
S3	320	(CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT? OR MERG?)(5N)(PAYMENT? ?)
S4	16	S1(3S)S2(3S)S3
S5	124	S1(3S)S2
S6	124	S4 OR S5
S7	14	S4 NOT PR=19910801:99999999
S8	16	S4 NOT PR=910801:999999
S9	92	S6 NOT PR=19910801:99999999
S10	60	S1(S)S2
S11	7	S1(6N)PROTOCOL
S12	1	S2(S)S11
S13	99	S6(3S)DEBIT?
S14	71	S13 NOT PR=19910801:99999999
S15	4	S14 AND IC=H04L
S16	58	S14 AND IC=G06?
S17	49	S16 NOT (S15 OR S8)
S18	39	S17 NOT AD=910801:999999
S19	90	S6 NOT AD=1991:9999/PR

?t8/5,k/all

8/5,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

01251690
System and method of providing billing-related services
System und Verfahren zum Bereitstellen Rechnungsbezogener Dienste
Systeme et methode pour la fourniture de services lies a la facturation
PATENT ASSIGNEE:
CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043, (US), (Applicant designated States: all)
INVENTOR:
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LEGAL REPRESENTATIVE:
Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, (SE)
PATENT (CC, No, Kind, Date): EP 1081617 A2 010307 (Basic)
APPLICATION (CC, No, Date): EP 203026 000831;
PRIORITY (CC, No, Date): US 151612 990831
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 1081617 A2
Methods and systems for managing electronic bill presentment and payment information are provided. In one such method, a biller is enrolled in an electronic bill presentment and payment management system and enrollment for the biller at a selected biller channel (e.g, a bill consolidator or a biller web site) is arranged. An enrollment request for at least one customer of the biller is received and forwarded to the biller. A data stream comprising data for at least one bill for the customer is received from the biller. The bill is formatted in a pre-determined format and sent to the selected biller channel. Notification of the customer's selection of a payment option for the bill is received, and notification of the customer's payment option selection is sent to the biller.
ABSTRACT WORD COUNT: 130
NOTE:
Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):
Application: 010307 A2 Published application without search report
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200110	1716
SPEC A	(English)	200110	11304
Total word count - document A			13020
Total word count - document B			0
Total word count - documents A + B			13020

...SPECIFICATION remittance data and pre-noting for consumers, billers, and consumer service providers (such as the **bill consolidator** 20 shown). The **payment** server 210 is programmed to determine and carry out the most efficient mechanism for remitting...

...the payment server 210 is programmed to consider include validating

"on-us" accounts and conducting **Automated Clearing House** (**ACH**) transactions to reduce cost (**ACH** is an interbank consumer funds transfer system). The server 210 will determine the best mechanism...

...of the biller for which the web site is branded. Customers of the biller may **pay** their **bills** using the biller branded web site of the biller branded servers 218a, 218b, and the...

...web server used by consumers subscribing to the bill consolidator's service to manage and **pay** their **bills** via the internet. The consolidator 30 is in communication with the service platform 10 via... member of a service provided by the bill consolidator (e.g., a subscriber to the **bill consolidator** 's bill presentment and **payment** service) in the service provided by the BSP system 10 via the bill consolidator 72...

...name, address, business telephone number, consumer support representative contact information, BSP account number, account type, **ACH** routing numbers for credits and debits, account number to credit and debit, transaction history, number of **bills** uploaded, number of **payments** made, number of new enrollments, number of investigations, style template(s), insert(s), messages, enrollment...

...s), IP address, and other information. In addition, profile information includes style sheets for bills, **ACH** account management information, and other preferences of the biller in relation to the service provided ...

...and the biller 20 are now ready to offer users of consumer service providers to **pay** the biller's **bills** through the BSP system 10. Accordingly, the BSP system 10 notifies consumer service providers enrolled...also processes payment information received from the second consumer via the bill consolidator 82 or **aggregator** . If the **bill payment** by the second consumer is funded by the bill consolidator 30, the bill consolidator 30...BSP system 10) for transmission to the biller at a later time (preferably periodic). The **payment** for the **bill** is sent by the bill consolidator 30 to the biller's financial institution via a **ACH** transaction system for processing by the biller.

If the **bill payment** by the second consumer is not funded by the bill consolidator 30, the bill consolidator 30 sends **ACH** remittance information to the BSP system 10 in relation to the bill to be paid...

...or non-funded scenarios, the BSP system 10 records the transaction conducted via the bill **consolidator** 30, and otherwise manages the **payment** request in a manner like that described above in relation to the biller-branded web...

...information through a consumer service provider (e.g., the biller-branded web site), receiving second **bill payment** information associated with the second **bill** statement from the second consumer through the consumer service provider, and processing the second **bill payment** information.

Other embodiments may further comprise enrolling a second biller in the **bill** presentment and **payment** management service, establishing a relationship with a first consumer service provider on behalf of the...

...bill statement comprising the second bill information through the first consumer service provider, receiving second **bill payment** information associated with the second **bill** statement from the second consumer through the first consumer service provider, and processing the second **bill payment** information. Also, another embodiment may further comprise enrolling a second biller in the **bill** presentment and **payment** management service, establishing a relationship with a second consumer

service provider on behalf of the...

...bill statement comprising the second bill information through the second consumer service provider, receiving second **bill payment** information associated with the second **bill** statement from the second consumer through the second consumer service provider, and processing the second **bill payment** information.

In still other embodiments, the consumer is presented with a bill and pays the...

8/5,K/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

00499287

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL

PATENT ASSIGNEE:

ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly Madison Boulevard, Suite 300, McLean, VA 22101, (US), (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)
EP 504287 A1 931222
EP 504287 B1 990721
WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210

PRIORITY (CC, No, Date): US 448170 891208

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60; G07F-007/10; H04M-017/02;

CITED PATENTS (EP A): US 4850007 A; US 4186438 A; WO 9000281 A

CITED PATENTS (WO A): US 3652795 A; JP 55110368 A; US 4341951 A; US 4454414 A; US 4536647 A; US 4625276 A; US 4634845 A; US 4823264 A

CITED REFERENCES (EP A):

ECONOMIST. 27 March 1982, pages 85 - 86 'Banking on the inhuman factor'

AMERICAN BANKER. 29 December 1983, pages 1 & 16 M. WEINSTEIN 'Chase, Cox Plan Service for Other Banks';

CITED REFERENCES (WO A):

Economist, 27 March 1982, "Over 100 shared automatic teller machine (ATM network are operating in the US", pages 83 and 841 (Abstract only).

American Banker, 28 June 1984, "Home Banking: MCI Communications Venture To Be Delayed Until Next Year", pages 2 and 181 (Abstract only).

American Banker, 15 May 1985, "Airline Credit Union Ready for Takeoff With Electronic and Telephone Banking", pages 24 and 91 (Abstract only).

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Business Journal, 29 October 1990, "Citicorp test-markets device that simplifies home banking", page 16 (Abstract only).

American Banker, 4 April 1984, "Low-Cost Computer Terminal Designed for Home Banking", pages 8 and 17 (Abstract only).

EFT Report, 5 December 1984, "Australia gets its first home banking system", page 8 (Abstract only).

Marketing Communications, December 1984 "The Electronic Wizard of Wall Street", pages 32-34.

ITS Current, March 1988, "ITS Develops SHAZAM Bill Payer For Customer and Merchant Convenience", pages 3-4.;

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Oppn:	000531	B1	Opposition 01/20000410 Opposition filed APACS (Administration) LIMITED (125080) MERCURY HOUSE, TRITON COURT 14 FINSBURY SQUARE LONDON EC2A 1LQ GB (Representative:)Jones, Stephen Francis (50222) Baker & McKenzie 100 New Bridge Street GB-London EC4V 6JA (GB)
Application:	920923	A1	Published application (A1with Search Report ;A2without Search Report)
Lapse:	010606	B1	Date of lapse of European Patent in a contracting state (Country, date): AT 19990721, GR 19990721,
Oppn:	000607	B1	Opposition 01/20000410 Admissible opposition APACS (Administration) LIMITED (125080) MERCURY HOUSE, TRITON COURT 14 FINSBURY SQUARE LONDON EC2A 1LQ GB (Representative:)Jones, Stephen Francis (50222) Baker & McKenzie 100 New Bridge Street GB-London EC4V 6JA (GB) 02/20000414 Opposition filed ABBEY NATIONAL PLC (125200) BAKER STREET LONDON NW1 6XL GB (Representative:)Jones, Stephen Francis (50222) Baker & McKenzie 100 New Bridge Street GB-London EC4V 6JA (GB) 03/20000414 Opposition filed BARCLAYS BANK PLC (125210) 54 LOMBARD STREET LONDON EC3P 3AH GB (Representative:)Jones, Stephen Francis (50222) Baker & McKenzie 100 New Bridge Street GB-London EC4V 6JA (GB) 04/20000414 Opposition filed HSBC BANK PLC (125220) 27-32 POULTRY LONDON EC2P 2BX GB (Representative:)Jones, Stephen Francis (50222) Baker & McKenzie 100 New Bridge Street GB-London EC4V 6JA (GB) 05/20000414 Opposition filed LLOYDS TSB BANK PLC (125230) 71 LOMBARD STREET LONDON EC3P 3BS GB (Representative:)Jones, Stephen Francis (50222) Baker & McKenzie 100 New Bridge Street GB-London EC4V 6JA (GB) 06/20000414 Opposition filed NATIONAL WESTMINSTER BANK PLC (125240) 41 LOTHBURY LONDON EC2P 2BP GB (Representative:)Jones, Stephen Francis (50222) Baker & McKenzie 100 New Bridge Street GB-London EC4V 6JA (GB) 07/20000414 Opposition filed NATIONWIDE BUILDING SOCIETY (125250) NATIONWIDE HOUSE PIPERS WAY SWINDON SN38 1NW GB (Representative:)Jones, Stephen Francis (50222) Baker & McKenzie 100 New Bridge Street GB-London EC4V 6JA (GB) 08/20000414 Opposition filed THE ROYAL BANK OF SCOTLAND PLC (125260) 36 ST

ANDREW SQUARE EDINBURGH EH2 2YB GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)

Lapse: 000614 B1 Date of lapse of European Patent in a contracting state (Country, date): AT 19990721,

Oppn: 000614 B1 Opposition 01/20000410 Admissible opposition
APACS (Administration) LIMITED (125080) MERCURY HOUSE, TRITON COURT
14 FINSBURY SQUARE LONDON EC2A 1LQ GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
02/20000414 Admissible opposition
ABBEY NATIONAL PLC (125200) BAKER STREET LONDON NW1 6XL GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
03/20000414 Admissible opposition
BARCLAYS BANK PLC (125210) 54 LOMBARD STREET LONDON EC3P 3AH GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
04/20000414 Admissible opposition
HSBC BANK PLC (125220) 27-32 POULTRY LONDON EC2P 2BX GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
05/20000414 Admissible opposition
LLOYDS TSB BANK PLC (125230) 71 LOMBARD STREET LONDON EC3P 3BS GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
06/20000414 Admissible opposition
NATIONAL WESTMINSTER BANK PLC (125240) 41 LOTHBURY LONDON EC2P 2BP GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
07/20000414 Admissible opposition
NATIONWIDE BUILDING SOCIETY (125250) NATIONWIDE HOUSE PIPERS WAY SWINDON SN38 1NW GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
08/20000414 Admissible opposition
THE ROYAL BANK OF SCOTLAND PLC (125260) 36 ST ANDREW SQUARE EDINBURGH EH2 2YB GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)
09/20000418 Opposition filed
HALIFAX PLC (125350) TRINITY ROAD HALIFAX, WEST YORKSHIRE HX1 2RG GB
(Representative:)Jones, Stephen Francis (50222)
Baker & McKenzie 100 New Bridge Street
GB-London EC4V 6JA (GB)

Examination:	920923	A1	Date of filing of request for examination: 920609
Search Report:	931222	A1	Drawing up of a supplementary European search report: 931103
Change:	940105	A1	Representative (change)
Examination:	960717	A1	Date of despatch of first examination report: 960603
Change:	980715	A1	International patent classification (change)
Change:	980715	A1	Obligatory supplementary classification (change)
Grant:	990721	B1	Granted patent

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

...SPECIFICATION operating procedural changes at a user's bank.
Using an ATM network, the service provider **pays** customer **bills** by first debiting the user's account at his network bank -- preferably by sending a...
...where feasible, either immediately or "warehoused" for a short time for transmittal with other user **payments** to a single **payee** . Otherwise **bills** are paid by paper check.
Electronic payments can be processed through an Automated Clearing House...

...more predictable cash flow, lower returns (bad checks), and accounting and bookkeeping advantages related to **consolidated payments** .
The invention provides some additional benefits to **payees** . By processing customer **bills** as POS debits, liability for **payment** immediately shifts from the service provider to the ATM network (or bank). Thus, the service...

...the ATM network. This reduces the payee's float by 1-2 days versus electronic **billpaying** systems. Secondly, payees may hold remittance accounts at banks who are members of the ATM...

...may gain that capability. This reduces the payee's remittance processing costs and permits the **bill paying** service provider to make fewer, costly paper-based payments.
The cost of processing payments is...
...ability to recall information that permits the present invention to enjoy significant demand for automated **billpaying** without a telephone's limitations.
* Look and feel of the software-user interface in coordination...or group of banks using the bank's ATM interchange network for the purpose of **bill payment** and funds transfer and balance inquiry and activity statement.
* A system architecture connected to a network of electronic switches and/or payees.
* Use of an online computer which processes customer **bill payments** and passes **payee** names and account information through the ATM interchange network to a user's bank for...

...access (account balances, account transactions) plus settlements (posting, reconciliation and clearing of funds).

* Extraction of **bill payer** and **payee** information for demographic and marketing analysis and retention in a database.
* Maintaining such a database of **billpaying** information and extracting demographic information from this database for use in targeting advertisements or messages...

...in other ways such as mass mailings which do not violate user confidentiality).
* Analysis of **bill payer payment** patterns for the purpose of directing online advertisements or messages targeted to differentiated groups of...

...using online remote terminals communicated through the ATM interchange network.
* A methodology for debit of **bill payments** using online, remote terminals communicated through the ATM interchange network.
* A methodology for use of an ATM interchange network for **payee** credits on **bills** .
* A remote terminal oriented system directed at the ATM user population for home, office or other remote location **bill payment** , funds transfer and account review.
* Deposit oriented financing for a remote terminal based system for **bill payment** , funds transfer and account review; and
* A cash incentive program for bills paid through a remote terminal based system for **bill payment** , funds transfer and account review.

The present invention extends the convenience of popular automated teller...is then presented on the terminal display, the user selects one of four major choices (**bill paying** , account transfer, account information or other services).

When **bill payment** is selected from the main menu of services the user's account balances is presented...

...logged in on a log file, the transaction is entered in transaction files by the **bill payer** module, and account information is obtained from the appropriate payee (payee number, payment instructions/remittance...

...84. A confirmation message is displayed to the terminal user indicating that his request for **bill payment** has been received and logged by the central processor.

If a bill is to be...

...of business).

After payment authorization is received from the bank (through the ATM interchange), the **bill payment** enters the central processor 52 from the terminal, and a series of log and transaction files are updated by the POS and **bill payer** modules. The **payee** /vendor information file is accessed to determine his status, electronic or paper payment, the appropriate...

...electronic transmitted or remittance tape for delivery to the payee. Provisions are also made to **aggregate** and time **payments** (from multiple terminal users) to a single payee. If the payment cannot be made by...

8/5,K/3 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00817652
METHOD AND APPARATUS FOR MAPPING SOURCES AND USES OF CONSUMER FUNDS
PROCEDE ET APPAREIL DE MAPPAGE DE SOURCES ET D'UTILISATIONS DE FONDS DE

CONSOMMATEURS

Patent Applicant/Assignee:
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Patent Applicant/Inventor:
COMPIANO Craig, 14863 Harbord Drive, Oakland, CA 94618, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:
GLENN Michael (et al) (agent), Glenn Patent Group, Suite L., 3475 Edison Way, Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200150304 A2 20010712 (WO 0150304)
Application: WO 2000US33750 20001213 (PCT/WO US0033750)
Priority Application: US 99173691 19991229

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/00
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 9637

English Abstract
A bill-paying system includes a customer deposit account which receives periodic payroll deposits of an individual or a couple. A bill-paying service enrolls the individual or couple for a fee, and is authorized to transfer money from the deposit account to the accounts of various creditors. An originating depository financial institution, such as a bank, actually handles all the transfers of money, and such transfers are preferably all done electronically. The automated clearing house (ACH) network supports such electronic money transfers. The various bills and debts of the individual or couple come due at times that are asynchronous to their income structure. The bill-paying service is authorized to debit the deposit account for more than the basic minimums due all the creditors each month. Such excess is used to accelerate the repayment of various loans and debts according to what particular application at that time will have the greatest long-term beneficial effect.

French Abstract
Un systeme de paiement de traites comporte un compte de depots client qui recoit des depots periodiques de salaire d'une personne ou d'un couple. Un service de paiement de traites soumet la personne ou le couple a des frais et est autorise a transferer de l'argent du compte de depots aux comptes de divers crediteurs. Un organisme financier de depot d'origine, tel qu'une banque, gere en fait tous les transferts d'argent, lesquels sont realises, de preference, electroniquement. La chambre de compensation automatique (ACH) prend en charge sur reseau lesdits transferts d'argent electroniques. Les diverses traites et dettes de la personne ou du couple sont dues a des periodes asynchrones par rapport a leur structure de revenu. Le service de paiement de traites est autorise a debiter le compte de depots de plus des minima de base dus a tous les crediteurs chaque mois. Ce surplus est utilise pour l'acceleration du remboursement de divers emprunts et dettes en fonction de l'application

particuliere qui, ponctuellement, aura l'effet benefique a long terme le plus important.

Legal Status (Type, Date, Text)
Publication 20010712 A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:
Detailed Description

Detailed Description
... to individual wire transfers, and is faster and more accurate than paper-check processing.

The **ACH** -network is a nationwide wholesale electronic payment and collection system now used by hundreds of thousands businesses and financial institutions.

Technological advances implemented by the **ACH** operators allow transactions to arrive at their destinations in a matter of hours. Entries are settled quickly, most often within one business day of origination. The **ACH** -network delivers electronic payments quickly, safely, reliably, and conveniently to financial institutions for their 5 customers.

The **ACH** -network is not used only for consumer transactions such as direct deposit and direct payment, nor only for business-to-business transactions known as financial EDI. The **ACH** -network is also the settlement calculator for home-banking payments, credit card clearings, electronic benefit...

...POS) and Internet purchases, electronic check transmissions, and even automated teller machine (ATM) transactions. The **ACH** system provides the basic infrastructure for a wide variety of electronic payment applications.

The national **automated clearing house** association (NACHA) is a nonprofit banking trade association that promulgates the rules and operating guidelines...

...such as direct deposit, direct payment (preauthorized debits), financial EDI, electronic benefits transfers, third-party **bill payments** , electronic checks, and Internet **payments** . NACHA represents thirty-five regional **ACH** associations which have a total of more than 13,000 financial institution members. NACHA provides educational **payments** conferences, as well as marketing **collateral** and technical publications. NACHA can be accessed through the Internet at www.nacha.org.

An "**ACH** originator" is a company or other business entity that creates entries for introduction into the **ACH** -network, For example, an employer produces credit entries to pay employees who have authorized direct...

...and services. A business produces financial EDI transactions to pay or collect trading partner obligations. **ACH** receivers are consumers, customers, employees, and other businesses who have authorized electronic payments by direct...

...accounts. An originating depository financial institution (ODFI) typically initiates and warrants electronic payments through the **ACH** -network on behalf of its customers. A receiving depository financial institution (RDFI) provides depository account services to consumers,

employees, and businesses and accepts electronic payments to those accounts. The **ACH** network transfers payments and related data through computer and high speed communications technology, e.g., the Internet. **ACH** -network services can be divided into five broad categories, (1) direct deposit services, (2) direct...

8/5,K/4 (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00807441 **Image available**
SERVER-BASED BILLING AND PAYMENT SYSTEM
SYSTEME DE FACTURATION ET DE PAIEMENT BASE SERVEUR
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Legal Representative:
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Patent and Priority Information (Country, Number, Date):
Patent: WO 200141020 A1 20010607 (WO 0141020)
Application: WO 2000US32729 20001201 (PCT/WO US0032729)
Priority Application: US 99168940 19991203; US 2000527560 20000316; US 2000527208 20000316; US 2000526791 20000316; US 2000526792 20000316; US 2000526793 20000316; US 2000527209 20000316
Designated States: CA CN MX SG
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 13204

English Abstract
A business-to-business server-based bill presentment and payment system is provided. The server includes a database for the establishment of a biller/payor community so that trusted business partners can maximize options related to bill presentment and payment. A linked web of billers and payors is established by biller/payor profiles. Dispute rules logic can be established by the biller to provide an automated, uniform adjudication process for the payor. Access control over the functionality of the server system is provided for separation of duties among payors with a payor organization. The server permits billers to submit electronic invoice data to a plurality of payors. Interface toolkits are provided to permit payors to view, select and sort invoices; as well as adjudicate invoices and authorize payment. A plurality of translation mechanisms and output options are provided to accept invoice data in a plurality of formats, output remittance data to the biller and invoice data to the payor, and generation of cashflow management reports.

French Abstract
L'invention concerne un systeme interentreprises de presentation et de paiement de factures, base serveur. Le serveur comprend une base de donnees servant a l'etablissement d'un groupement facturiers/payeurs, de facon que des partenaires commerciaux de confiance puissent maximiser les

options relatives a la presentation et au paiement de factures. Un reseau relie de facturiers et de payeurs est etabli au moyen de profils de facturiers/payeurs, une logique de regles en cas de conflit pouvant etre etablie par le facturier, de maniere que soit presente au payeur un processus de soumission automatique et uniforme. La commande d'acces a la fonctionnalite du systeme serveur sert a separer les obligations entre les payeurs, au moyen d'une organisation de payeurs. Le serveur permet aux facturiers de soumettre des donnees de facturation electroniques a plusieurs payeurs. Des boites a outils d'interfaces permettent aux payeurs de visionner, choisir et trier des factures, de meme que de soumettre celles-ci et autoriser leur paiement. Plusieurs mecanismes de traduction et plusieurs options de sortie servent a accepter des donnees de facture dans plusieurs formats, a produire des donnees de remise destinees au facturier et des donnees de facture au payeur, de meme qu'a produire des rapports de gestion de cash-flow.

Legal Status (Type, Date, Text)
Publication 20010607 A1 With international search report.
Publication 20010607 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Fulltext Availability:
Claims

Claim
... of claims 1 or 2, wherein said payor profile 23 comprises data selected from the **group** consisting of. payor name, **payment** option data, 24 contact data, user identification, password, credit card number, **automated clearing house** credit data, wire transfer routing data, authorized debit data, and more than one of the...

...either of claims I or 2, wherein said invoice data 28 comprises at least one **payor** , at least one **invoice** stream, and at least one biller identifier.
14. A system as claimed in either of...

...to govern which users can perform actions selected from the group consisting of- changing said **payor** profile, reviewing said **invoice** data, adjudicating said invoice 6 data, and more than one of the foregoing actions in...as claimed in claim 27, wherein said payor profile comprises data 21 selected from the **group** consisting of- payor name, **payment** option data, contact data, 22 user identification, password, credit card number, **automated clearing house** credit data, 23 wire transfer routing data, authorized debit data, and more than one of...

...method as claimed in claim 27, wherein said invoice data comprises at least one 26 **payor** , at least one **invoice** stream, and at least one biller identifier.

27 36. A method as claimed in claim...

...govern which users can perform actions selected from the group consisting of. changing 3 said **payor** profile, reviewing said **invoice** data, adjudicating said invoice data, and more 4 than one of the foregoing actions in...

8/5,K/5 (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00797928 **Image available**

AUTOMATED STATEMENT PRESENTATION, ADJUSTMENT AND PAYMENT SYSTEM AND METHOD THEREFOR

SYSTEME AUTOMATISE DE PRESENTATION DE RELEVE DE COMPTE, DE REGULARISATION ET DE PAIEMENT ET PROCEDE CORRESPONDANT

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Legal Representative:
WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP, 1180 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200131493 A2 20010503 (WO 0131493)
Application: WO 2000US41477 20001024 (PCT/WO US0041477)
Priority Application: US 99161270 19991025; US 2000518948 20000306
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/00
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 12907

English Abstract
A system and method are provided which accept orders from customers located at distributed locations, manages the ordering process by presenting a consolidated invoice to the seller, allows the seller to indicate which items are being paid along with a reason code for items for which payment is being withheld, accepts a consolidated payment, and allocates that payment to the appropriate selling subsidiary. In general, one or more orders are received from a buyer in which each of the orders corresponds to at least one seller subsidiary. The orders are consolidated into a consolidated invoice. The consolidated invoices are then made available to the buyer. An indication is received from the buyer as to which of the orders a payment is being approved. The payment, once received, is allocated to a corresponding at least one seller subsidiary for which the payment has been made.

French Abstract
L'invention se rapporte a un systeme et a un procede permettant d'accepter des commandes de clients situes en des emplacements eloignes. Ledit systeme sert a gerer le processus de commande par presentation d'une facture consolidee a un vendeur, a permettre au vendeur d'indiquer quels articles sont en cours de paiement ainsi qu'un code de motif pour des articles dont le paiement est retarde, a accepter un paiement consolide et a attribuer ce paiement a la filiale commerciale appropriee. De maniere generale, une ou plusieurs commandes sont recues d'un acheteur, chacune de ces commandes correspondant a au moins une filiale vendeuse. Les commandes sont consolidees en une commande consolidee. Les factures consolidees sont ensuite mises a la disposition de l'acheteur.

Une indication recue de l'acheteur permet de connaitre quelles sont les commandes pour lesquelles le paiement est accepte. Le paiement, une fois recu, est attribue a au moins une filiale vendeuse correspondante pour laquelle le paiement a ete effectue.

Legal Status (Type, Date, Text)
Publication 20010503 A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:
Detailed Description

Detailed Description
... invoice display screen 106 includes title 108, client identifier 110, consolidated statement reference number 112, **invoice payment** indicators 114, sub-**invoice** totals 116, **invoice payment** amount entry areas 118, code entry areas 120, approval button 122 and **pay** button 124.

Invoice payment indicators 114 are selected by the accounts payable manager to indicate that the corresponding invoice is to have some amount paid toward it. **Invoice payment** indicators 114 can be implemented as radio buttons, check boxes, or any other suitable browser...

...mechanism. Sub-invoice totals 116 reflect the total sub-invoice amounts for each corresponding sub **invoice** . **Invoice payment** amount entry areas 118 are completed by accounts payable manager 82 in accordance with the actual amount the buyer is willing to **pay** against the corresponding **invoice** . Code entry area provides a mechanism by which accounts payable manager 82 can indicate to...

...particularized details regarding order discrepancies, quality, exception/disputes, etc. For example, as shown in consolidated **invoice** display screen 106, accounts **payable** manager 82 is authorizing some **payment** for each of **invoices** X, Y and Z by selecting **invoice payment** indicators 114 for each of those **invoices** . Accounts **payable** manager 82 is authorizing the entire $3,000 to be applied to invoice X, the entire $5,000 in **payment** for **invoice** Z, but only $2,000 in **payment** for **invoice** Y, for a total **payment** against this consolidated **invoice** of $10,000 as shown in consolidated **invoice** total **payment** entry area 126. The accounts payable manager 82 can either indicate an approval to authorize subsequent payment of the amount shown in consolidated **invoice** total **payment** entry area 126 by selecting approval button 122, or can approve and authorize payment of...

...behalf. Although any method of remitting a payment is acceptable, preferable methods include remittance via **ACH** , wire or even a "cutting" and ...amount, and preferably provided a code in code entry area 120, and either approved the **invoice** or authorized electronic **payment** of the **consolidated invoice** total **payment** amount.

The funds receipt and payment processing procedures of step 44 are explained in detail...

...made in the form of a lock box payment 128, a wire transfer 130, an **automated clearing house** (**ACH**) payment 132, or a foreign exchange trade 134.

Payments can also be made using any...

...management system 24 or seller accounts receivable system 26 (as is typically the case with **ACH** and lock box payments 132 and 138,

respectively). The seller preferably receives payments which include...

...payment 128, wire transfer 130, ACH payment 132 or foreign exchange trade payment 134. The **payment** reference refers to the **consolidated invoice payment** reference number (shown on **consolidated invoice** 84 as consolidated statement reference 90). From and to currency refer to the origination and...
...the seller subsidiary has received no distribution, a partial distribution (such as when a sub-**invoice** contains exceptions or disputed **payments**), a full distribution net proceeds from a credit card settlement or f/x. Finally, the transfers 130, **ACH** payments 132 or foreign exchange trades 134) can be processed by service provider funds distribution...

8/5,K/6 (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00762478 **Image available**
AN AUTOMATED PAYMENT SYSTEM FOR EXECUTION AND SETTLEMENT OF NETWORK PURCHASE TRANSACTIONS
SYSTEME DE PAIEMENT INFORMATISE PERMETTANT D'EXECUTER ET DE REGLER DES TRANSACTIONS D'ACHAT PAR RESEAU
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Legal Representative:
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Patent and Priority Information (Country, Number, Date):
Patent: WO 200075888 A1 20001214 (WO 0075888)
Application: WO 2000US15290 20000602 (PCT/WO US0015290)
Priority Application: US 99137571 19990603
Designated States: GB
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Main International Patent Class: G07F-019/00
International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 9180

English Abstract
A system for completing purchases between a buyer and at least one seller includes an administration network with a server, seller software, a buyer database including buyer entitlements and authentication, a seller database including seller entitlement and authentication. The administration network matches financial entitlements and authentications of buyers and sellers for purchase transactions. The administration network further includes financial intermediary resources that have a database with a list of approved buyers matched to each buyer's personalized purchasing capacities. A plurality of seller networks are coupled to the administration network. Each seller network includes a server and resources that provide quotes for product sale transactions.

French Abstract

La presente invention concerne un systeme permettant de realiser des achats entre un acheteur et au moins un vendeur. Ce systeme comprend un reseau d'administration pourvu d'un serveur, d'un logiciel vendeur, d'une base de donnees acheteur comprenant les droits et l'authentification de l'acheteur, d'une base de donnees vendeur comprenant les droits et l'authentification du vendeur. Ledit reseau d'administration assure l'appariement des droits financiers et des authentifications de l'acheteur et du vendeur pour des transactions d'achats. Ledit reseau d'administration comprend egalement des ressources intermediaires financieres qui possede une base de donnees avec une liste des acheteurs autorises apparies aux capacites d'achat personnalisees de chaque acheteur. Plusieurs reseaux vendeur sont connectes au reseau d'administration. Chaque reseau vendeur comprend un serveur et des ressources qui fournissent des cotes pour les transactions de vente de produit.

Legal Status (Type, Date, Text)
Publication 20001214 A1 With international search report.
Publication 20001214 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.
Fulltext Availability:
Detailed Description

Detailed Description
... not allow for a sophisticated payment function that includes, among other essential items, strong security, **payment** privacy, purchase **consolidation** , audit controls, sophisticated credit analysis, approval and limitations, on-line negotiation of payment terms, and...line function, contemplates the use of traditional payment mechanisms (envisioning issuance of paper or electronic **invoices** with **payments** made by check, electronic funds transfer or **ACH** debit/credit).

In addition to the shortcomings of US Patent 5,732,400 specified in...

...trip" and permits the buyer to pay for purchases from many Sellers in a single, **consolidated payment** with individual Seller and itemized product information delivered to the buyer for accounting, audit and...

8/5,K/7 (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00761429
METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE BASED ON SUCH ASSESSED NEEDS
PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN SERVICE SUR LA BASE DE CES BESOINS
Patent Applicant/Assignee:
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Legal Representative:
BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200073955 A2 20001207 (WO 0073955)
Application: WO 2000US14357 20000524 (PCT/WO US0014357)
Priority Application: US 99321495 19990527
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 142943

English Abstract

French Abstract
La presente invention concerne un systeme permettant de realiser des transactions commerciales virtuelles apres identification des besoins de l'utilisateur. Tout d'abord, le systeme evalue les besoins d'un utilisateur. Il genere ensuite, sur la base des besoins de l'utilisateur, une solution, qui est affichee. Un paiement est alors accepte en echange de la solution. Il convient de noter que dans le cadre du present descriptif de l'invention, ladite solution est, mais pas exclusivement, un produit ou un service.

Legal Status (Type, Date, Text)

Publication	20001207	A2 Without international search report and to be republished upon receipt of that report.
Examination	20010301	Request for preliminary examination prior to end of 19th month from priority date
Declaration	20010802	Late publication under Article 17.2a
Republication	20010802	A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Fulltext Availability:
Detailed Description

Detailed Description
... an iterative development approach, it is vital that those responsible for usability and target user **groups** are involved in regular reviews as the system is being developed.

Standards and Procedures
Important...The repository becomes a means of communication that is formal and enforces the agreed interfaces.

e) Do a number of tools need to be integrated? A repository management too] may be...

8/5,K/8 (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00753838 **Image available**

A VIRTUAL PRIVATE LOCK BOX

BOITE POSTALE VIRTUELLE PRIVEE

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Legal Representative:
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Patent and Priority Information (Country, Number, Date):
Patent: WO 200067220 A1 20001109 (WO 0067220)
Application: WO 2000US12059 20000503 (PCT/WO US0012059)
Priority Application: US 99132305 19990503; US 99150725 19990825; US 99161300 19991022; US 99163828 19991105; US 99173044 19991223; US 2000497334 20000203

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 17319

English Abstract

A system and method for effectuating Electronic Funds Transfer credit messages. The main structural components of the system include a Payment Portal Processor (PPP), an Internet Pay Anyone (IPA) Account, a Virtual Private Lockbox (VPL) and an associated Account Reporter, the existing EFT networks, and a cash card for accessing a VPL or IP account. The PPP is a software application that provides a secure portal for accessing (linking to) either the user's Demand Deposit Account (DDA) or an IPA account and can be combined with the functionality of a traditional digital Wallet. Consumers use a PPP enhanced Wallet to fund their account, shop on the web, pay bills, pay anyone, store electronic receipts and transaction history, and check their recent PPP enhanced Wallet activity. The IPA account is a special purpose account with limited functionality for making electronic payments in the form of EFT credit messages. The VPL is a limited function receive only account for receiving electronic payments through the EFT. The Account Reporter is a portal to view transaction history and balance of IPA and VPL accounts, provide online, real-time transaction reports, and to reconcile accounts receivable/purchase records against incoming EFT payment records. A physical card can be associated with either an IPA or VPL account in order to provide PIN debit capability.

French Abstract

L'invention concerne un systeme et un procede permettant d'effectuer un transfert electronique de fonds (TEF) au moyen de messages de credit correspondants. L'element structurel principal du systeme comprend un portail processeur de paiement (PPP), un compte IPA (Internet Pay Anyone), une boite postale virtuelle privee (VPL) et un rapporteur de comptes correspondant, les reseaux TEF existants, et une carte de paiement pour acceder aux comptes VPL et IP (Internet Pay). Le PPP est une application logicielle qui fournit un portail securise pour soit au compte a vue (DDA) de l'utilisateur, soit a son compte IPA (c'est-a-dire etablir une liaison avec ces comptes), et peut etre combine a la fonctionnalite d'un portefeuille numerique traditionnel. Les consommateurs utilisent un portefeuille PPP ameliore pour approvisionner leur compte, faire leurs achats sur le web, payer leurs factures, remunerer une personne, stocker des recus electroniques et l'historique des operations, et pour verifier les activites recentes de leur portefeuille PPP ameliore. Le compte IPA est un compte a usage determine dont la fonctionnalite est limitee aux paiements electroniques sous la forme de messages de credit TEF. Le VPL est un compte a fonctions limitees destine uniquement a recevoir des paiements electroniques par le biais du TEF. Le rapporteur de comptes se presente sous la forme d'un portail permettant de visualiser l'historique des transactions et le solde des comptes IPA et VPL, de fournir en ligne des rapports d'operations en temps reel, et de rapprocher les creances a recevoir/enregistrements d'achats et les enregistrements de paiement TEF entrants. Les comptes IPA ou VPL peuvent, en outre, etre accompagnes d'une carte bancaire pour permettre les debits au moyen d'un code d'identification personnel.

Legal Status (Type, Date, Text)

Publication	20001109	A1 With international search report.
Publication	20001109	A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination	20010201	Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:
Detailed Description

Detailed Description
... the electronic bills can be channeled to the CSP via Spectrum or other electronic Internet **bill payment** aggregators.

Steps 7B and 7C are essentially the same as described above with respect to the direct **bill paying** embodiment of Figure 6. The only difference is that after choosing the "**Pay Bills** " option, instead of navigating to the biller's site directly, the user navigates to the CSP's web site 755. In step 7E, the user selects which **bills** to **pay** , and keys in the dollar amount to be paid on each bill (or selects the default, which is to **pay** the entire amount of the **bill** that was presented to the user). In step 7F, CSP site 755 generates and transmits to the user one or more **bill payment** messages. In one embodiment, the CSP generates a single payment message that includes the appropriate **payment** information for all of the **bills** paid during the session. In an alternative embodiment, a separate payment message is generated for...

...swept into their respective DDA or cash concentration accounts 780.

Figure 8 illustrates the third **bill payment** embodiment involving customer consolidation. In this third **bill payment** method, the **e bills** 800 are delivered directly to the customer in the form of an e mail or...

...Figure 2, the pay anyone embodiment of Figure 3, as well as the two other **bill payment** embodiments of Figures 6 and 7 using its PPP 227. As with all the previous...achieved through an externally sponsored credit card, by check or money order, or through the **ACH** network.

Steps 9A through 9C illustrate one method by which a user can install a ...

8/5,K/9 (Item 7 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00753837 **Image available**
METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS USING THE ELECTRONIC FUNDS TRANSFER NETWORK
PROCEDE ET SYSTEME PERMETTANT LE TRAITEMENT DE PAIEMENTS PAR L'INTERNET UTILISANT UN RESEAU DE TRANSFERT ELECTRONIQUE DE FONDS
Patent Applicant/Assignee:
THE CHASE MANHATTAN BANK, 41st floor, 270 Park Avenue, New York, NY 10017 , US, US (Residence), US (Nationality)
Inventor(s):
O'LEARY Denis, The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10017, US,
D'AGOSTINO Vincent, The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10017, US,
RE S Richard, 732 Hanford Place, Westfield, NJ 07090, US,
BURNEY Jessica, 301 West 53rd Street, Apt. 3F, New York, NY 10019, US,
HOFFMAN Adam, 201 East 15th Street, Apt. 6A, New York, NY 10019, US,
Legal Representative:
WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP, 1180 Avenue of the Americas, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200067219 A1 20001109 (WO 0067219)
Application: WO 2000US12047 20000502 (PCT/WO US0012047)
Priority Application: US 99132305 19990503; US 99150725 19990825; US 99161300 19991022; US 99163828 19991105; US 99173044 19991223; US 2000497307 20000203
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G07F-019/00
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 21256

English Abstract
A system and method for effectuating Electronic Funds Transfer credit messages. The main structural components of the system include a Payment Portal Processor (PPP), an Internet Pay Anyone (IPA) Account, a Virtual Private Lockbox (VPL) and an associated Account Reporter, the existing EFT networks, and a cash card for accessing a VPL or IP account. The PPP is a software application that provides a secure portal for accessing

(linking to) either the user's Demand Deposit Account (DDA) or an IPA account and can be combined with the functionality of a traditional digital Wallet. Consumers use a PPP enhanced Wallet to fund their account, shop on the web, pay bills, pay anyone, store electronic receipts and transaction history, and check their recent PPP enhanced Wallet activity. The IPA account is a special purpose account with limited functionality for making electronic payments in the form of EFT credit messages. The VPL is a limited function receive only account for receiving electronic payments through the EFT. The Account Reporter is a portal to view transaction history and balance of IPA and VPL accounts, provide online, real-time transaction reports, and to reconcile accounts receivable/purchase records against incoming EFT payment records. A physical card can be associated with either an IPA or VPL account in order to provide PIN debit capability.

French Abstract

L'invention concerne un systeme et un procede permettant d'effectuer un transfert electronique de fonds (TEF) au moyen de messages de credit. L'element structurel principal du systeme comprend un portail processeur de paiement (PPP), un compte IPA (Internet Pay Anyone), une boite postale virtuelle privee (VPL) et un rapporteur de comptes correspondant, les reseaux TEF existants, et une carte de paiement pour acceder aux comptes VPL et IP (Internet Pay). Le PPP est une application logicielle qui fournit un portail securise pour acceder soit avec le compte a vue (DDA) de l'utilisateur, soit avec son compte IPA (c'est-a-dire etablir une liaison avec ces comptes), et peut etre combine a la fonctionnalite d'un portefeuille numerique traditionnel. Les consommateurs utilisent un portefeuille PPP ameliore pour approvisionner leur compte, faire leurs achats sur le web, payer leurs factures, remunerer une personne, stocker des recus electroniques et l'historique des operations, et pour verifier les activites recentes de leur portefeuille PPP ameliore. Le compte IPA est un compte a usage determine dont la fonctionnalite est limitee aux paiements electroniques sous la forme de messages de credit TEF. Le VPL est un compte a fonctions limitees destine uniquement a recevoir des paiements electroniques par le biais du TEF. Le rapporteur de comptes se presente sous la forme d'un portail permettant de visualiser l'historique des transactions et le solde des comptes IPA et VPL, de fournir en ligne, des rapports d'operations en temps reel, et de rapprocher les creances a recevoir/enregistrements d'achats et les enregistrements de paiement TEF entrants. Les comptes IPA ou VPL peuvent, en outre, etre accompagnes d'une carte bancaire pour permettre les debits au moyen d'un code d'identification personnel.

Legal Status (Type, Date, Text)

Publication	20001109	A1 With international search report.
Publication	20001109	A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination	20010201	Request for preliminary examination prior to end of 19th month from priority date
Correction	20010628	Corrections of entry in Section 1: under (30) replace "60/161,300, 26 October 1999 (26.10.99), US" by "60/161,300, 22 October 1999 (22.10.99), US"
Republication	20010628	A1 With international search report.

Fulltext Availability:

Detailed Description

Detailed Description

... the electronic bills can be channeled to the CSP via Spectrum or other electronic Internet **bill payment** aggregators.

Steps 7B and 7C are essentially the same as described above with respect

to the direct **bill paying** embodiment of Figure 6. The only difference is that after choosing the "**Pay Bills** " option, instead of navigating to the biller's site directly, the user navigates to the CSP's web site 755. In step 7E, the user selects which **bills** to **pay** , and keys in the dollar amount to be paid on each bill (or selects the default, which is to **pay** the entire amount of the **bill** that was presented to the user). In step 7F, CSP site 755 generates and transmits to the user one or more **bill payment** messages. In one embodiment, the CSP generates a single payment message that includes the appropriate **payment** information for all of the **bills** paid during the session. In an alternative embodiment, a separate payment message is generated for...

...swept into their respective DDA or cash concentration accounts 780.

Figure 8 illustrates the third **bill payment** embodiment involving customer consolidation. In this third **bill payment** method, the **e bills** 800 are delivered directly to the customer in the form of an e mail or...

...Figure 2, the pay anyone embodiment of Figure 3, as well as the two other **bill payment** embodiments of Figures 6 and 7 using its PPP 227. As.with all the previous...achieved through an externally sponsored credit card, by check or money order, or through the **ACH** network.

Steps 9A through 9C illustrate one method by which a user can install a ...

8/5,K/10 (Item 8 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00753836 **Image available**
SYSTEM AND METHOD FOR EFFECTUATING ELECTRONIC PAYMENTS
SYSTEME ET PROCEDE PERMETTANT D'EFFECTUER DES PAIEMENTS ELECTRONIQUES
Patent Applicant/Assignee:
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Inventor(s):
O'LEARY Denis, The Chase Manhattan Bank, 270 Park Avenue, New York, NJ 10017, US
D'AGOSTINO Vincent, The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10017, US
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HOFFMAN Adam, 201 East 15th Street, Apt. 6A, New York, NY 10019, US
Legal Representative:
WEISBURD Steven I, Ostrolenk, Faber, Gerb & Soffen, LLP, 1180 Avenue of the Americas, New York, NY 10036, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200067218 A1 20001109 (WO 0067218)
Application: WO 2000US11802 20000502 (PCT/WO US0011802)
Priority Application: US 99132305 19990503; US 99150725 19990825; US 99161300 19991022; US 99163828 19991105; US 99173044 19991223; US 2000497804 20000203
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G07F-019/00
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 18815

English Abstract
A system and method for effectuating Electronic Funds Transfer credit messages. The main structural components of the system include a Payment Portal Processor (PPP), an Internet Pay Anyone (IPA) Account, a Virtual Private Lockbox (VPL) and an associated Account Reporter, the existing EFT networks, and a cash card for accessing a VPL or IP account. The PPP is a software application that provides a secure portal for accessing (linking to) either the user's Demand Deposit Account (DDA) or an IPA account and can be combined with the functionality of a traditional digital Wallet. Consumers use a PPP enhanced Wallet to fund their account, shop on the web, pay bills, pay anyone, store electronic receipts and transaction history, and check their recent PPP enhanced Wallet activity. The IPA account is a special purpose account with limited functionality for making electronic payments in the form of EFT credit messages. The VPL is a limited function receive only account for receiving electronic payments through the EFT. The Account Reporter is a portal to view transaction history and balance of IPA and VPL accounts, provide online, real-time transaction reports, and to reconcile accounts receivable/purchase records against incoming EFT payment records. A physical card can be associated with either an IPA or VPL account in order to provide PIN debit capability.

French Abstract
L'invention concerne un systeme et un procede permettant de traiter des messages de credit en vue d'un transfert electronique de fonds (TEF). Les composantes structurales principales du systeme comprennent un processeur de portail de paiement (PPP : Payment Portal Processor), un compte de paiements generaux (IPA :Internet Pay Anyone), une boite postale privee virtuelle (Virtual Private Lockbox :VPL) et un rapporteur de compte associe. Le PPP est une application logicielle qui fournit un portail sur pour l'acces, ou la connexion soit au compte a vue (Demand Deposit Account :DDA) de l'utilisateur, soit a un compte IPA et peut etre combine a une fonction portefeuille numerique traditionnelle. Les consommateurs utilisent un portefeuille ameliore PPP pour financer leur compte, pour faire des achat en ligne, pour payer des factures, effectuer des paiements generaux, memoriser des recepisses electroniques et des historiques des transactions et consulter l'activite recente du portefeuille ameliore PPP. Le compte IPA est un compte a affectation specifique, et a fonction limitee permettant de realiser des paiements electroniques sous forme de messages de credit TEF. Le VPL est un compte reserve a l'encaissement, a fonction limitee, permettant l'encaissement de paiements electroniques realises via le systeme TEF. Le rapporteur de compte est un portail permettant de consulter l'historique des transactions et le solde des comptes IPA et VPL, de fournir en ligne des rapports de transaction en temps reel et de comparer les releves de clients/des achats aux releves de paiement TEF entrants. Une carte physique comportant une fonction de debit avec NIP peut etre associee soit a un compte IPA soit a un compte VPL.

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event of the receipt of amendments.
Examination 20010208 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:
Detailed Description

Detailed Description
... the electronic bills can be channeled to the CSP via Spectrum or other electronic Internet **bill payment** aggregators.

Steps 7B and 7C are essentially the same as described above with respect to the direct **bill paying** embodiment of Figure 6. The only difference is that after choosing the "**Pay Bills** " option, instead of navigating to the biller's site directly, the user navigates to the CSP's web site 755. In step 7E, the user selects which **bills** to **pay** , and keys in the dollar amount to be paid on each bill (or selects the default, which is to **pay** the entire amount of the **bill** that was presented to the user). In step 7F, CSP site 755 generates and transmits to the user one or more **bill payment** messages. In one embodiment, the CSP generates a single payment message that includes the appropriate **payment** information for all of the **bills** paid during the session. In an alternative embodiment, a separate payment message is generated for...

...swept into their respective DDA or cash concentration accounts 780.

Figure 8 illustrates the third **bill payment** embodiment involving customer consolidation. In this third **bill payment** method, the **e bills** 800 are delivered directly to the customer in the form of an e mail or...

...Figure 2, the pay anyone embodiment of Figure 3, as well as the two other **bill payment** embodiments of Figures 6 and 7 using its PPP 227. As with all the previous...achieved through an externally sponsored credit card, by check or money order, or through the **ACH** network.

Steps 9A through 9C illustrate one method by which a user can install a ...

8/5,K/11 (Item 9 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00753834 **Image available**
A BANKING CARD ASSOCIATED WITH A CASH ACCOUNT
CARTE BANCAIRE ASSOCIEE A UN COMPTE D'ESPECES
Patent Applicant/Assignee:
THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st Floor, New York, NY 10017 , US, US (Residence), US (Nationality)
Inventor(s):
O'LEARY Denis, c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NJ 10017, US
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Legal Representative:
WEISBURD Steven I, Ostrolenk, Faber, Gerb & Soffen, LLP, 1180 Avenue of the Americas, New York, NY 10036, US
Patent and Priority Information (Country, Number, Date):

Patent: WO 200067216 A1 20001109 (WO 0067216)
Application: WO 2000US12050 20000502 (PCT/WO US0012050)
Priority Application: US 99132305 19990503; US 99150725 19990825; US 99161300 19991022; US 99163828 19991105; US 99173044 19991223; US 2000497809 20000203
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G07F-017/42
International Patent Class: G07F-007/10; G07F-007/02
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 17464

English Abstract
A system and method for effectuating Electronic Funds Transfer credit messages. The main structural components of the system include a Payment Portal Processor (PPP), an Internet Pay Anyone (IPA) Account, a Virtual Private Lockbox (VPL) and an associated Account Reporter, the existing EFT networks, and a cash card for accessing a VPL or IP account. The PPP is a software application that provides a secure portal for accessing (linking to) either the user's Demand Deposit Account (DDA) or an IPA account and can be combined with the functionality of a traditional digital Wallet. Consumers use a PPP enhanced Wallet to fund their account, shop on the web, pay bills, pay anyone, store electronic receipts and transaction history, and check their recent PPP enhanced Wallet activity. The IPA account is a special purpose account with limited functionality for making electronic payments in the form of EFT credit messages. The VPL is a limited function receive only account for receiving electronic payments through the EFT. The Account Reporter is a portal to view transaction history and balance of IPA and VPL accounts, provide online, real-time transaction reports, and to reconciles accounts receivable/purchase records against incoming EFT payment records. A physical card can be associated with either an IPA or VPL account in order to provide PIN debit capability.

French Abstract
L'invention concerne un systeme et un procede permettant d'effectuer un transfert electronique de fonds (TEF) au moyen de messages de credit. L'element structurel principal du systeme comprend un portail processeur de paiement (PPP), un compte IPA (Internet Pay Anyone), une boite postale virtuelle privee (VPL) et un rapporteur de comptes correspondant, les reseaux TEF existants, et une carte de paiement pour acceder aux comptes VPL et IP (Internet Pay). Le PPP est une application logicielle qui fournit un portail securise pour acceder soit avec le compte a vue (DDA) de l'utilisateur, soit avec son compte IPA (c'est-a-dire etablir une liaison avec ces comptes), et peut etre combine a la fonctionnalite d'un portefeuille numerique traditionnel. Les consommateurs utilisent un portefeuille PPP ameliore pour approvisionner leur compte, faire leurs achats sur le web, payer leurs factures, remunerer une personne, stocker des recus electroniques et l'historique des operations, et pour verifier les activites recentes de leur portefeuille PPP ameliore. Le compte IPA est un compte a usage determine dont la fonctionnalite est limitee aux paiements electroniques sous la forme de messages de credit TEF. Le VPL

est un compte a fonctions limitees destine uniquement a recevoir des paiements electroniques par le biais du TEF. Le rapporteur de comptes se presente sous la forme d'un portail permettant de visualiser l'historique des transactions et le solde des comptes IPA et VPL, de fournir en ligne, des rapports d'operations en temps reel, et de rapprocher les creances a recevoir/enregistrements d'achats et les enregistrements de paiement TEF entrants. Les comptes IPA ou VPL peuvent, en outre, etre accompagnes d'une carte bancaire pour permettre les debits au moyen d'un code d'identification personnel.

Legal Status (Type, Date, Text)
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Publication 20001109 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination 20010201 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:
Detailed Description

Detailed Description
... the electronic bills can be channeled to the CSP via Spectrum or other electronic Internet **bill payment** aggregators.

Steps 7B and 7C are essentially the same as described above with respect to the direct **bill paying** embodiment of Figure 6. The only difference is that after choosing the **"Pay Bills "** option, instead of navigating to the biller's site directly, the user navigates to the CSP's web site 755. In step 7E. the user selects which **bills** to **pay** , and keys in the dollar amount to be paid on each bill (or selects the default, which is to **pay** the entire amount of the **bill** that was presented to the user). In step 7F, CSP site 755 generates and transmits to the user one or more **bill payment** messages. In one embodiment. the CSP generates a single payment message that includes the appropriate **payment** information for all of the **bills** paid during the session. In an alternative embodiment, a separate payment message is generated for...

...swept into their respective DDA or cash concentration accounts 780.

Figure 8 illustrates the third **bill payment** embodiment involving customer consolidation. In this third **bill payment** method. the **e bills** 800 are delivered directly to the customer in the form of an e mail or...pay anyone t Zr I embodiment of Figure 3, as well as the two other **bill payment** embodiments of Figures 6 and 7 using its PPP 22217. As with all the previous...

...achieved through an externally sponsored credit card, by check or money order, or through the **ACH** network.

Steps 9A through 9C illustrate one method by which a user can install a ...

8/5,K/12 (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00720362 **Image available**
PAYMENT SCHEDULE FOR ELECTRONIC BILL PAYMENT SYSTEM
CALENDRIER DES PAIEMENTS DESTINE A UN SYSTEME ELECTRONIQUE DE PAIEMENTS DES FACTURES

Patent Applicant/Assignee:
MICROSOFT CORPORATION, One Microsoft Way, Redmond, WA 98052, US, US (Residence), US (Nationality)
Inventor(s):
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YOUNG Kyle S, 23231 NE 29th Court, Redmond, WA 98052, US
Legal Representative:
LEE Lewis C, Suite 500, 421 West Riverside Avenue, Spokane, WA 99201, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200033227 A2 20000608 (WO 0033227)
Application: WO 99US28450 19991130 (PCT/WO US9928450)
Priority Application: US 98201579 19981130
Designated States: AU CA JP
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 9260

English Abstract
This invention concerns an electronic bill payment system that implements a payment timing mechanism that flexibly accommodates different payment methods, yet offers consumers a reliable way to ensure timely payment regardless of the underlying payment method. The billing system is a distributed computing system that includes computing systems at a centralized service center, multiple consumers (and/or their banks), and multiple billers/payees (and/or their banks). In paying their bills electronically, consumers designate an effective payment date. The service center system stores the payment authorization in a payment record and permits the consumer to cancel or modify the payment authorization at any time prior to a cutoff deadline before the effective payment deadline. After the cutoff deadline, the service center enters into a loock down period during which the consumer can no longer change the payment instruction. The service center groups all payments with the same effective payment date into one batch. The service center collects funds that have been authorized by consumers toward payment of their bills sometime after the cutoff deadline. After the funds are collected, the service center system sends to each biller/payee a single remittance file listing all payments that are funded from the various consumers. The remittance file is sent on or before a predetermined time on the effective payment date. In addition, the funds disbursement system transfers a lump sum payment from the service center account to the biller's account.

French Abstract
L'invention concerne un systeme electronique de paiement de factures mettant en oeuvre un mecanisme de calendrier des paiements gerant de facon flexible differents modes de paiements, et offrant ainsi aux consommateurs une maniere sure de garantir un paiement dans les delais, quel que soit le mode de paiement sous-jacent utilise. Le systeme de facturation est un systeme informatique reparti qui comporte des systemes informatiques dans un centre de services centralise, plusieurs consommateurs (et/ou leurs banques), et plusieurs crediteurs/debiteurs (et/ou leurs banques). Par le paiement electronique de leurs factures, les consommateurs fixent une date de paiement effective. Le systeme du centre de services memorise l'autorisation de paiement dans un registre des paiements et permet au consommateur d'annuler ou de modifier l'autorisation de paiement a tout moment avant la date butoir, anterieure au delai de paiement effectif. Apres la date butoir, le centre de

services entre dans une periode de gel pendant laquelle le consommateur ne peut plus modifier l'instruction de paiement. Le centre de services regroupe tous les paiements devant etre effectues a la meme date, et, peu apres la date butoir, rassemble les fonds autorises par les consommateurs et destines au paiement de leurs factures. Une fois les fonds rassembles, le systeme du centre de services envoie a chaque crediteur/debiteur un seul fichier de versements detaillant tous les paiements finances par les divers consommateurs. Le fichier de versements est envoye a la date de paiement effective ou avant cette derniere. Le systeme de fonds de deboursement transfere la somme globale du paiement, du compte du centre de services au compte du crediteur.

Legal Status (Type, Date, Text)
Publication 20000608 A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:
Detailed Description
Claims

Detailed Description
... which underlying payment method is employed.

SUMMARY OF THE MVENTION
This invention concerns an electronic **bill payment** system that implements a **payment** timing mechanism that flexibly accommodates different payment methods, yet offers consumers a reliable way to ensure timely payment regardless of the underlying **payment** method. The **billing** system is a distributed computing system that includes computing systems at a centralized service center...

...of email or a notice, or by logging onto their banks' Web sites. For each **bill** , a consumer designates a **payment** amount and specifies an effective payment date. The consumer sends the payment authorization with the **payment** instruction. The service center **groups** all **payments** with the same effective payment date into one batch.

The service center has a funds collection system to collect funds that have been authorized by consumers toward **payment** of their **bills** . At a time and frequency defined by a funds collection schedule and after the cutoff...

...service center system begins the payment collection portion for all funds that consumers have authorized **payment** . The funds collection system **groups** the **payment** records in the database according to consumer bank ID. In this manner, funds requests for...

...each consumer bank. Alternatively, the funds collection system employs traditional collection mechanisms supported by the **ACH** network.

The service center system also has a disbursement system to distribute the funds to...Fig. 4 shows a timeline with the payment authorization date, the cutoff deadline, the effective **payment** date, and the **bill** due date.

After the consumer reviews the **bill** , presses a "**Pay** " icon, and accepts or changes the presented amount and effective payment date, the consumer authorizes...

...instructions that stipulate the 4t" as the effective payment date. The service center system 24 **groups** all **payments** with the same effective payment date into a batch. This is accomplished by running a...

...The funds collection system 50 collects funds that have been authorized by consumers 28 toward **payment** of **bills** . The service center 24 maintains a general clearing account 58 at the service center's...

...collecting the payment from the consumer's bank. One option is to use the traditional **ACH** (**Automated Clearing House**) network to collect funds. The **ACH** network is a nationwide system that processes electronic payments on behalf of depository financial institutions. The **ACH** network represents approximately 15,000 of the 20, 000 financial institutions in the United States. Although best thought of as a single network, the **ACH** network actually consists of four interconnected networks owned and operated by four **ACH** operators: the Federal Reserve, VISA, New York **ACH** (which provides regional coverage in New York), and Arizona Clearing House in conjunction with Deluxe Data (which provides regional coverage in Arizona). The **ACH** network is well known in the art.

With the **ACH** , the service center initiates the funds transfers by sending an **ACH** file to its own **ACH** originating bank. On receiving the funds transfer requests through the **ACH** network, the consumer bank will debit its consumer's accounts 58, with the stipulation that...

...collection period is illustrated in the timeline of Fig. 4. The funds collection system 50 **groups** all authorized **payments** to be gathered from the same bank into one batch. This is accomplished by running...

...system 50 might send a batch of 1000 funds requests, each request seeking funds for **payment** of an outstanding **bill** identified -in a corresponding **payment** record. The funds collection system 50 repeats this process for every consumer bank i (step...Payment Method 2: Consumer Direct-ACH Network Fig. 8 shows functional components in the electronic **bill payment** system and data flow process steps according to a fourth payment method. In this implementation...

...as opposed to receiving authorization via a bank Web site interface.

In this configuration, the **bill payment** system interfaces with the conventional and widely used **ACH** network for settlement procedures.

The consumer logs onto the service center's web site 46 and, upon reviewing his/her **bills** , authorizes **payment** (step 150). The service center's web server 46 passes the payment authorization data--consumer ID, bank ID, account information, amount being paid, effective payment date, **payee** , **payee** bank, transaction or **bill** reference number, etc.-to the funds collection system 50 (step 10 152).

The funds collection...

Claim

... the consumers, consumer banks that hold the consumers' accounts, the payees, payment amounts, and effective **payment** dates designated by the consumers; **grouping** the **payment** records for a particular effective payment date according to the consumer banks; sending to each...

...a batch of funds requests for funding the payment amounts in corresponding ones of the **payment** records that are **grouped** together for that consumer bank and which are designated to be paid on the particular effective payment date; collecting funds from said each consumer bank; **grouping** the **payment** records according to the payees; and sending each payee on the effective date a remittance file listing

the **payment** records **grouped** together for that payee for which funds have been collected.

7. A method as recited in claim 0, further comprising the step of disbursing to said each payee an **aggregate** funds amount that satisfies the **payment** amounts in the payment records listed in the remittance file on or after the effective...

...further comprising the step of collecting funds from consumers of non-participating banks through an **automated** **clearinghouse** system.

9. A method as recited in claim 0, further comprising the step of enabling...

...up until a predetermined cutoff period prior to the effective payment date associated with the **payment** records.

10. In an electronic **billing** system, a method comprising the following steps:

receiving a payment authorization from a consumer, the **payment** authorization authorizing **payment** of a **bill** on an effective **payment** date designated by the consumer; scheduling a cutoff deadline at a predetermined time prior to the effective **payment** date; storing **payment** records for **bill** **payment** transactions, each **payment** record containing a payment amount and an effective payment date; after the cutoff deadline lapses...

...to satisfy the payment authorization; informing the payee on the effective date that funds toward **payment** of the **bill** have been collected; and disbursing the funds to the payee on or after the effective...

8/5,K/13 (Item 11 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00645598 **Image available**
COMPUTERIZED BILLING AND PAYMENT AUTHORIZATION METHODS AND SYSTEMS, COMPUTERIZED BILL CONSOLIDATING AND PAYMENT AUTHORIZATION METHODS AND SYSTEMS, UTILITY BILLING ACCESS AND PAYMENT METHODS AND SYSTEMS, UTILITY BILLING ACCESS AND CONSOLIDATING METHODS AND SYSTEMS, AND UTILITY PROVIDER CONSOLIDATED BILLING SYSTEMS
PROCEDES ET SYSTEMES INFORMATISES DE FACTURATION ET D'AUTORISATION DE PRELEVEMENTS, DE REGROUPEMENT DE FACTURES ET D'AUTORISATION DE PRELEVEMENTS, D'ACCES A LA FACTURATION DES SERVICES PUBLICS ET DE PRELEVEMENTS, D'ACCES A LA FACTURATION ET DE REGROUPEMENT ET SYSTEMES DE FACTURATION AUX FOURNISSEURS DES SERVICES PUBLICS
Patent Applicant/Assignee:
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NANTO Shawn, NANTO, Shawn , E. 2341 29th, Spokane, WA 99223 , US
ORR Teri, ORR, Teri , 18907 E. Baldwin, Greenacres, WA 99016 , US
BOWERS Dan, BOWERS, Dan , 3463 Raindrop Court, Boise, ID 83706-5249 , US
Patent and Priority Information (Country, Number, Date):
Patent: WO 9928843 A2 19990610
Application: WO 98US19566 19980918 (PCT/WO US9819566)
Priority Application: US 97984708 19971203
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: G06F-017/60;
International Patent Class: G06F-017/36;
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 8149

English Abstract
Computerized billing and payment authorization methods and systems are described. In one aspect, a host system includes a database in which information associated with a billable entity from which payment is to be received is stored. Billing information is received from a billing entity and is associated with a bill for payment by the billable entity. The billable entity is provided with remote electronic access to the billing information in the host computer and can authorize payment thereof. In one implementation, the billing information is scrutinized in accordance with pre-determined tolerance parameters prior to the billable entity gaining access thereto. In another implementation, a plurality of billing entities provide billing information to the host system, with the billing information being subsequently checked and consolidated into a consolidated amount which can be remotely accessed by the billable entity. In a preferred implementation a plurality of utility providers are incorporated into the system and providing billing information for customers which may have a number of different, geographically-separated sites being serviced by different utilities. The billing information is consolidated and made available electronically through access which is initiated by the customer. Preferably, the systems and methodologies of the invention are implemented in connection with a multi-user computer network such as the Internet.

French Abstract
L'invention concerne des procedes et des systemes de facturation informatisee et d'autorisation de prelevements. Selon une variante, un systeme hote comprend une base de donnees dans laquelle on stocke les informations associees a une entite pouvant etre facturee et devant effectuer un paiement. Les informations sur la facturation proviennent d'une entite de facturation et sont associees a une facture qui doit etre honoree par l'entite facturable. Cette derniere est equipee d'un acces electronique a distance aux informations sur la facturation dans l'ordinateur hote et peut autoriser le paiement de ladite facture. Selon un mode de realisation, les informations sur la facturation sont soigneusement examinees en accord avec les parametres de tolerance

• predetermines avant que l'entite facturable n'ait acces a celles-ci. Selon un autre mode de realisation, une pluralite d'entites de facturation fournissent des informations sur la facturation au systeme hote, les informations etant verifiees et regroupees ulterieurement en une quantite regroupee a laquelle l'entite facturable peut acceder a distance. Selon un mode de realisation prefere, une pluralite de fournisseurs de services publics sont incorpores dans le systeme et fournissent des informations sur la facturation pour les clients qui sont repartis dans des zones geographiques differentes et qui ont profite de differents services publics. Les informations sur la facturation sont regroupees et proposees de maniere electronique pour que le client puisse y acceder. Les systemes et procedes sont mis en oeuvre, de preference, via un reseau informatique multi-utilisateur tel qu'Internet.

Fulltext Availability:
Claims

Claim
... site on the Internet and providing said billing information on said web site.

11. Thecomputerized **billing** and **payment** authorization method of claim 10, wherein said remote electronic access is provided through a remote...

...linkable with said host computer and configured to access said web site.

12. A computerized **bill** consolidating and **payment** authorization method comprising:

defining a database in a host computer comprising a processor with associated...

...is to be received; receiving into said host computer billing information from a plurality of **billing** entities to which **payment** is to be made, said **billing** information being associated with **bills** for **payment** by said billable entity to said billing entities, io said billing information including respective amounts said billable entity is to **pay** ; processing said **billing** information and providing a consolidated amount comprising individual respective amounts said billable entity is to...

...computer wherein said entity can receive said consolidated amount through said interface device and authorize **payment** thereof.
13. The computerized **bill** **consolidating** and **payment** authorization method of claim 12, wherein said billable entity can receive said billing information through said interface device.

14. The computerized **bill** **consolidating** and **payment** authorization method of claim 12 further comprising:

receiving payment authorization from said billable entity; and responsive to receiving said **payment** authorization, rendering **pay7nent** to said **billing** entities.

15. The computerized **bill** **consolidating** and **payment** authorization method of claim 14, wherein said rendering of payment comprises rendering said payment through **automated** **clearing** **house** (**ACH**) transfer.

16. The computerized **bill** **consolidating** and **payment** authorization method of claim 12, wherein said host computer is configured to receive electronic authorization for **payment** .

17. The computerized **bill consolidating** and **payment** authorization method of claim 12, wherein said receiving of said billing information comprises electronically receiving...
...from at least one of said billing entities through said -interface device.

18. The computerized **bill consolidating** and **payment** authorization method of claim 12, wherein said receiving of said billing information comprises electronically receiving said information from each of said billing entities through said interface device.

19. The computerized **bill** consolidating and **payment** authorization method of claim 12, wherein:

said storing of said information associated with said billable... receiving payment authorization from said customer; and rendering payment to said utility.

28. The utility **billing** access and **payment** method of claim 27, wherein said receiving payment authorization comprises electronically receiving said authorization through said interface device.

29. The utility **billing** access and **payment** method of claim 27, wherein said rendering payment comprises rendering said payment through an automated...associated with bills including respective amounts for each utility provider which said customers are to **pay** ; processing said **billing** information to provide a **consolidated** amount for **payment** by each customer, said **consolidated** amount compri sing each respective amount said customer is to pay to a particular utility...

8/5,K/14 (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00581278 **Image available**
SECURE INTERACTIVE ELECTRONIC ACCOUNT STATEMENT DELIVERY SYSTEM
SYSTEME ELECTRONIQUE DE FOURNITURE D'ETAT DE COMPTE, SECURISE ET INTERACTIF
Patent Applicant/Assignee:
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Patent and Priority Information (Country, Number, Date):
Patent: WO 9826386 A1 19980618
Application: WO 97US23025 19971212 (PCT/WO US9723025)
Priority Application: US 96766498 19961213
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Main International Patent Class: G07F-019/00;
International Patent Class: G07F-007/10;
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims

Fulltext Word Count: 12273

English Abstract
The present invention consists of a secure interactive electronic account statement delivery system suitable for use over open networks such as the Internet. The invention utilizes a certification hierarchy to insure that electronic bills, invoices, and other account statements can be securely sent over open networks. The participants in the system are a certification authority, certificated banks, billers, and customers. The certification authority grants digital certificates to the certificated banks, which in turn grant digital certificates to billers and customers. Digital certificates form the basis for encryption and authentication of network communications, using public and private keys. The certificates associate a customer and biller with a certificated bank and with the electronic billing system, much like payment cards associate a customer with a payment card issuer and a particular payment card system.

French Abstract
Cette invention concerne un systeme electronique de fourniture d'etats de compte, securise et interactif, utilisable sur des reseaux ouverts comme le reseau Internet. Le procede fait intervenir une hierarchie de certification veillant a ce que les factures electroniques, les notes et autres etats de compte soient transmis sur le reseaux ouverts de maniere securisee. Les parties prenantes du systeme sont l'autorite de certification, les banque certifiees, les unites de facturation et les clients. L'autorite de certification delivre des attestations numeriques aux unites de facturation ainsi qu'aux clients. Ces attestations numeriques constituent la matiere des communications du reseau a chiffrer et authentifier, a l'aide de clefs publiques et privees. Ces attestations associent le client et l'unite de facturation a une banque certifiee ainsi qu'au systeme de facturation electronique de la meme maniere que les cartes de paiement associent un client a l'emetteur de carte de paiement et a un systeme particulier de paiement par carte.

Fulltext Availability:
Detailed Description

Detailed Description
... new products or services. and often also include third party advertising pieces.

A customer typically **pays** a **bill** by writing a check for the amount due, placing the check and the remittance stub...

...opening envelopes, identifying the customer's account, extracting the check, and presenting the check for **payment** , Given the large volume of **bills** sent out and **payments** received each month, the paper handling involved is a massive and expensive undertaking.

Various systems have been proposed to reduce the paper handling involved in **bill** **paying** and remittance processing. For example, there exist electronic **bill** **payment** service bureaus that allow customers to electronically **pay** their **bills** via a home computer or telephone. However, although use of these bureaus make **bill** **paying** more convenient for customers, they make remittance processing more expensive for billers because the payments billers. When using a **bill** **payment** service, a customer directs the service bureau to make payments to the biller. As a...

...Character Recognition) data encoding the customer's bank account number. Alternatively, the service bureau may **consolidate** **payments** from several customers to a biller into a single payment.

In this case, the biller receives one payment and a list of customers whose bills have been **aggregated** into the single **payment** . In another automatic **bill payment** system, a customer pre-authorizes a biller to automatically deduct amounts due from the customer's bank account using the **Automated Clearing House** ("**ACH** "). In this case, the biller must comply with **ACH** procedures for validating and obtaining payments.

U.S. Patent No. 5,465,206, issued November 7,1995, for "Electronic **Bill Pay** System", assigned to the assignee of the present invention and incorporated herein by reference, discloses a **bill pay** system that allows customers to **pay bills** to participating billers through a centralized payment network operating according to preset rules. The participating...

...indicate an amount owed and a unique biller identification number, which is assigned by the **payment** network.

The **bills** may be mailed bills, e-mail notices, or implied bills for automatic debts. To authorize a remittance, a customer transmits to its bank, which is a participating bank, a **bill pay** order indicating a **payment** date, a payment amount, the customer's account number with the biller, a source of...

...alternatively directly from the payment network, and updates its accounts receivable records. The customer initiates **bill pay** orders manually via paper correspondence, at an ATM, via PC, or via telephone keypad.

Prior art systems have primarily addressed the **bill Payment** portion of customer **bill** processing. The bill generation and presentation portion of customer bill processing has not yet been...out a hard copy of the received text. The same device can be used to **pay** the **bill** electronically.

The electronic **bills** delivered by these systems consist of simple text messages. As such, the electronic bills cannot...

8/5,K/15 (Item 13 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00581265 **Image available**
A METHOD AND SYSTEM FOR ELECTRONIC BILL PAYMENT
PROCEDE ET SYSTEME DE PAIEMENT ELECTRONIQUE DE FACTURES
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Patent and Priority Information (Country, Number, Date):
Patent: WO 9826364 A1 19980618
Application: WO 97US22479 19971208 (PCT/WO US9722479)
Priority Application: US 96762710 19961209
Designated States: JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Main International Patent Class: G06F-017/60;
International Patent Class: G06F-017/00; H04K-001/00;
Publication Language: English
Filing Language: English

Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 6399

English Abstract
A method and system for providing a fully automated electronic bill processing capability that is integrated with banking institutions and their customers is herein disclosed. The electronic bill payment system includes a community of payors (202), payees (208), payor banks, and payee banks (206) that are associated with computing systems that are interconnected by a computer network. A payor bank (206) receives electronic bills specifying payment requests from one or more payors (202) having an account at the payor bank. The payor bank (206) places a hold on the funds in the payor's account and then generates an electronic check (504) that is transmitted to the payee (208). The payee (208) receives an electronic check envelope that contains a number of electronic checks (504) that are encrypted and digitally signed by the payor bank. The payee generates an electronic deposit (506) including one or more endorsed electronic checks and a deposit slip. The electronic deposit (506) is encrypted and digitally signed by the payee (208). The electronic deposit is transmitted to a payee bank (206) that the payee is associated with. The payee bank authenticates the endorsed check and credits the payee's account accordingly.

French Abstract
L'invention concerne un procede et un systeme offrant une capacite de traitement electronique de factures entierement automatique, destine a des etablissements bancaires et a leurs clients. Ce systeme electronique de paiement de factures comprend une communaute constituee de debiteurs (202), de beneficiaires (208), de banques debitrices et de banques beneficiaires (206) associees a des systemes informatiques interconnectes par un reseau informatique. Une banque debitrice (206) recoit des factures electroniques specifiant les demandes de paiement d'un ou de plusieurs debiteurs (202) titulaires d'un compte dans la banque debitrice. La banque debitrice (206) preleve sur les fonds se trouvant sur le compte du debiteur et ensuite genere un cheque electronique (504) remis au beneficiaire (208). Le beneficiaire (208) recoit une enveloppe de cheque electronique contenant un certain nombre de cheques electroniques (504), lesquels sont codes et signes numeriquement par la banque debitrice. Le beneficiaire effectue un depot electronique (506) contenant un ou plusieurs cheques electroniques endosses et un bordereau de depot. Le depot electronique (506) est code et signe numeriquement par le beneficiaire (208). Le depot electronique est transmis a la banque du beneficiaire (206) et le beneficiaire est associe a ce depot. La banque du beneficiaire authentifie le cheque endosse et credite en consequence le compte du beneficiaire.

Fulltext Availability:
Detailed Description

Detailed Description
... to electronic communication systems and in particular to a method and apparatus for processing electronic **bill payments** between various financial institutions and clients connected by a network.

Background of the Invention
There...

...in banking and financial applications that are partially automated.

For example, most banking institutions offer **bill payment** services

through an outsourced third party. Fig. 1A shows one particular prior art **bill payment** system. A **payor** 100 sends an electronic mail message 101 authorizing an outsourced payment service 102 to pay...

...or local check clearing house organization 112.
Fig. 1 B depicts a second prior art **bill payment** system. A **payor** 100 sends an electronic mail message 101 authorizing an outsourced payment service 102 to pay...

...payees 104. Typically, the payee is a large enterprise, such as a utility company. The **payment** service 102 **collates** several **payments** for a particular payor and sends to the payee's bank 106 an electronic check...

...the payee bank 106 and converted into a format 107 suitable for clearing with an **Automatic Clearing House** 108.

The payee's bank 106 issues the formatted check 107 to the **Automatic Clearing House** 108. The **Automatic Clearing House** 108 is part of the Federal Reserve Net Settlement System. Finally, at the designated time of day, the **Automatic Clearing House** 108 performs the check settlements and eventually performs a funds transfer by sending a credit ...

...104 a paper print out 113 detailing the payments made to the payee through the **Automated Clearing House** 108.
Although the prior art systems have worked well, they suffer a number of drawbacks...

...to the use of an intermediate outsourced service that relies on manual processing. The outsourced **bill payment** service 102 issues a paper check 103 that is mailed to the payee 104. The...checks, still requires substantial manual processing of payment information. What is needed is fully automated **bill payment** system and method that is integrated with each banking institution and customer involved in a **bill payment** transaction.

Fig. 1 C illustrates a proposed prior art **bill payment** system that is currently under discussion although not yet realized. A payor 100 electronically **pays** one or more **bills** by transmitting an electronic check 115 to a payee 104.

The payee 104 electronically deposits...

8/5,K/16 (Item 14 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00279169
METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL
Patent Applicant/Assignee:
ONLINE RESOURCES & COMMUNICATIONS CORPORATION
LAWLOR Matthew P
CARMODY Timothy E
Inventor(s):
LAWLOR Matthew P
CARMODY Timothy E
Patent and Priority Information (Country, Number, Date):
Patent: WO 9109370 A1 19910627
Application: WO 90US7153 19901210 (PCT/WO US9007153)

Priority Application: US 89448170 19891208
Designated States: AT AT AU BB BE BF BG BJ BR CA CF CG CH CH CM DE DE DK DK ES ES FI FR GA GR HU IT JP KP KR LK LU LU MC MG ML MR MW NL NL NO RO SD SE SE SN SU TD
Main International Patent Class: G06F-015/30;
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 34720

English Abstract
A practical system (50) and method for the remote distribution of financial services (e.g., home banking and billpaying) involves distributing portable terminals (54) to a user base. The terminals (54) include a multi-line display (102), keys "pointing to" lines on the display (108), and additional keys. Contact is established between the terminals (54) and a central computer (52) operated by a service provider, preferably over a dial-up telephone line (62) and a packet data network (56). Information exchange between the central computer (52) and the terminal (54) solicits information from the terminal user related to requested financial services (e.g., for billpaying, the user provides payee selection and amount and his bank account PIN number). The central computer (52) then transmits a message over a conventional ATM network (66) debiting the user's bank account in real time, and may pay the specified payees the specified amount electronically or in other ways as appropriate. Payments and transfers may be scheduled in advance or on a periodic basis. Because the central computer (52) interacts with the user's bank as a standard POS or ATM network node, no significant software changes are required at the banks' computers. The terminal interface is extremely user-friendly and incorporates some features of standard ATM user interfaces so as to reduce new user anxiety.

Japanese Abstract
Systeme pratique (50) et procede de distribution a distance de services financiers (p. ex. operations de banque et reglement de factures a domicile) bases sur l'equipement d'une base d'utilisateurs de terminaux portatifs (54). Les terminaux (54) sont pourvus d'un affichage multi-ligne (102), de touches "indiquant" des lignes sur l'affichage (108) et des touches supplementaires. La liaison entre les terminaux (54) et un ordinateur central (52), gere par un serveur, est assuree de preference par une ligne telephonique commutee (62) et un reseau de transmission donnees par paquets (56). L'echange d'informations entre l'ordinateur central (52) et le terminal (54) permet a l'utilisateur du terminal de demander des informations concernant les services financiers dont il a besoin (p. ex. pour regler ses factures, ou l'utilisateur indique la liste des personnes a regler, le montant et son numero NIP de son compte bancaire). L'ordinateur central (52) transmet alors un message sur un reseau classique de guichet automatique (66) pour debiter le compte bancaire de l'utilisateur en temps reel, et doit regler aux personnes indiquees le montant specifie par voie electronique ou autre, selon le cas. Les versements et virements peuvent etre programmes a l'avance ou de maniere periodique. L'ordinateur central (52) cooperant avec la banque de l'utilisateur sous forme de noeud du reseau standard point de vent (POS) ou de guichet automatique (ATM), il n'est pas necessaire d'apporter des modifications importantes aux ordinateurs des banques. L'interface du terminal est tres conviviale et incorpore certaines caracteristiques des interfaces d'utilisateur du reseau standard ATM pour prevenir tout reticence de la part de nouveaux utilisateurs.

Fulltext Availability:

Claims

Claim
... operating procedural changes at a user's bank.

Using an ATM network, the service provider **pays** customer **bills** by first debiting the user's account at his network bank -- preferably by sending a...

...where feasible, either immediately or "warehoused'' for a short time for transmittal with other user **payments** to a single **payee** . Otherwise **bills** are paid by paper check.
Electronic payments can be processed through an Automated Clearing House ...

...more predictable cash flow, lower returns (bad checks), and accounting and bookkeeping advantages related to **consolidated payments** .

The invention provides some additional benefits to **payees** . By processing customer **bills** as POS debits, liability for **payment** immediately shifts from the service provider to the ATM network (or bank).

Thus, the service...

...the ATM network. This reduces the payee's float by 1-2 days versus electronic **billpaying** systems. Secondly, payees may hold remittance accounts at banks who are members of the ATM...

...may gain that capability. This reduces the payee's remittance processing costs and permits the **bill paying** service provider to make fewer, costly paper-based payments.

The cost of processing payments is...is then presented on the terminal display, the user selects one of four major choices (**bill paying** , account transfer, account information or other services).

When **bill payment** is selected from the main menu of services the user's account balances is presented...

...logged in on a log file, the transaction is entered in transaction files by the **bill payer** module, and account information is obtained from the appropriate payee (payee number, payment instructions/remittance...

...84. A confirmation message is displayed to the terminal user indicating that his request for **bill payment** has been received and logged by the central processor.

If ...of business).

After payment authorization is received from the bank (through the ATM interchange), the **bill payment** enters the central processor 52 from the terminal, and a series of log and transaction files are updated by the POS and **bill payer** modules. The **payee** /vendor information file is accessed to determine his status, electronic or paper payment, the appropriate...
...electronic transmitted or remittance tape for delivery to the payee. Provisions are also made to **aggregate** and time **payments** (from multiple terminal users) to a single payee. If the payment cannot be made by...
?

?t15/5,k/all

15/5,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00783611 **Image available**
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR AUTOMATED NEGOTIATION OF A CONTRACT DURING A TRANSACTION INVOLVING BANDWIDTH
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A LA NEGOCIATION AUTOMATIQUE D'UN CONTRAT LORS D'UNE TRANSACTION IMPLIQUANT UNE CERTAINE LARGEUR DE BANDE
Patent Applicant/Assignee:
ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
SOCHER Larry, 2734 Valestra Circle, Oakton, VA 22124, US,
Legal Representative:
HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303-0746, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200117183 A1 20010308 (WO 0117183)
Application: WO 2000US24324 20000831 (PCT/WO US0024324)
Priority Application: US 99387167 19990831
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **H04L-012/56**
International Patent Class: **H04L-012/14**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 32283

English Abstract
A system, method and article of manufacture are provided for contract negotiation in a bandwidth market environment. First, bandwidth on a network is allocated among a plurality of users. An amount of unused bandwidth of a first user is identified. A request for bandwidth on the network is received from a second user. Then, a negotiation between the first and second users is allowed to determine transaction terms for reallocation of the unused bandwidth from the first user to the second user. upon acceptance of the transaction terms by the first and second users, contract information relating to the transaction terms is sent to the first and second users.

French Abstract
L'invention concerne un systeme, un procede et un article de fabrication servant a la negociation de contrats dans un environnement de marche a largeur de bande. Ce procede consiste d'abord a allouer une largeur de bande sur un reseau a plusieurs utilisateurs, a identifier une quantite de largeur de bande allouee a un premier utilisateur et non utilisee par celui-ci, a recevoir une demande de largeur de bande sur le reseau, a partir d'un second utilisateur, puis a permettre l'etablissement d'une negociation entre le premier et le second utilisateur, de maniere a

pouvoir determiner des termes de transaction, en vue de reaffecter au second utilisateur la largeur de bande non utilisee par le premier, lors de l'acceptation des termes de la transaction par ces deux utilisateurs, et enfin a envoyer des informations de contrat relatives aux termes de la transaction aux premier et second utilisateurs.

Legal Status (Type, Date, Text)
Publication 20010308 A1 With international search report.
Publication 20010308 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Withdrawal 20010517 Withdrawal of international application after international publication

Main International Patent Class: **H04L-012/56**
International Patent Class: **H04L-012/14**
Fulltext Availability:
Detailed Description

Detailed Description
... biller B as biller payment 1712 (arrow 12) after securing funds to cover the remittance.

Bill payment can take several forms as discussed below. In Figure 17 a "check and list" is...

...1712 as an exception item, posting G/L database 1632 from the list instead of **payment** coupons as in **bill pay** system 1600. Biller B deposits check 1714 with Bank B (arrow 13) who clears it...

...1720 to obtain good ftmds for B's account 1616 (arrows 14-17). If the **bill pay** transaction goes through, Bank C will confin-n that it went through by sending a...

...notice that funds were withdrawn from C's account 1612 for the amount entered in **bill pay** order 1708.

Several variations of the system shown in Figure 17 are used today. In...

...signature on file) drawn on C's account 1612 to biller B in response to **bill pay** order 1708. This clears as in **bill pay** system 1600 (Figure 16, arrows 3-7), but B must process these one at a Bank S to credit S's account 1718, S has Bank S submit a **debit** to C's account 1612 through the **Automated Clearing House** ("**ACH** ") (see Figure 18 and accompanying text). In a third variation, in place of arrows 12...

...data and a credit to biller B through one path of- i) Bank S to **ACH** to Bank B to biller B or ii) MasterCard's RPS (Remittance Processing System) to...

...B to biller B. As used here, the RPS is merely an alternative to the **ACH** . In a fourth variation, a combination of the second and third variations, S sends simultaneous **ACH** transactions (**debit** account 1612 and credit account 1616).

Figure 18 is a block diagram of yet another **bill pay** system 1800, which is usually used with billers who expect regular, periodic and small **payments** . Relative to the previously discussed **bill payment** systems, billers generally prefer **bill pay** system 1800 when they are set up to handle such transactions.

Bill pay system 1800, while providing more efficient remittance

processing by biller B due to its increased control over the process, leaves consumer C with very little control over the **bill pay** transactions after the relationship is set up, since consumer C is typically required to give biller B an open ended authorization to withdraw ftinds. Furthermore, **bill pay** system 1800 is not appropriate for all types of billers, such as those who do...

...relationship with consumers.

Figure 18 introduces several new items which flow among the participants including **ACH** 1802, such as a v oided check 1806, a **debit** advice 1808, a pre-authorization message 1810, and a **debit** request message 1812. In **bill pay** system 1800, biller B is required to maintain an additional customer database 1804.

For **bill pay** system 1800 to work properly, there is an enrollment phase (arrows 1-4) and an...

...biller B uses to initiate pre-authorization message 1810. Biller B is not allowed by **ACH** 1802 to directly submit pre-authorization message 1810, which means Bank B, an **ACH** Originating Financial Depository Institution (OFDI), must get involved and submit message 1810 to Bank C, an **ACH** Receiving Financial Depository Institution (RFDI). After pre authorization message 1810 is accepted by Bank C, Bank C will accept Bank B initiated automatic **debits** to be posted to C's account 1612. In the operational phase, biller B queries customer database 1804 to determine if consumer C is enrolled as an automatic **debitor** . If so, biller B optionally sends **debit** advice 1808 to consumer C, and sends **debit** request message 1812 to biller B's bank, Bank B, which then sends it through the **ACH** 1802 to Bank C, which **debits** C's account 1612 and transfers the funds to biller B's account 1616 via the **ACH** . The ...on bank statement 1628 sent to consumer C from Bank C. In this system 1800, **debit** request message 1812 might be rejected by Bank C for, among other reasons, non-sufficient...

15/5,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00783610 **Image available**
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR BUYING, SELLING AND TRADING BANDWIDTH IN AN OPEN MARKET
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT D'ACHETER, DE VENDRE ET DE NEGOCIER UNE LARGEUR DE BANDE DANS UN MARCHE LIBRE
Patent Applicant/Assignee:
ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
SOCHER Larry, 2734 Valestra Circle, Oakton, VA 22124, US,
Legal Representative:
HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303-0746, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200117182 A1 20010308 (WO 0117182)
Application: WO 2000US24156 20000831 (PCT/WO US0024156)
Priority Application: US 99386896 19990831
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **H04L-012/56**
International Patent Class: **H04L-012/14**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 32112

English Abstract
A system, method and article of manufacture are provided for providing an open market environment for bandwidth. First, bandwidth is allocated on a network among a plurality of users. An amount of unused bandwidth of a first user is identified. A request for bandwidth on the network is received from a second user. The unused bandwidth of the first user is reallocated to the second user.

French Abstract
Cette invention a trait a un systeme, a une methode et a un article fabrique permettant de fournir un environnement de marche libre pour une largeur de bande. Une largeur de bande est, tout d'abord, attribuee sur un reseau a plusieurs utilisateurs. Le volume de largeur de bande non utilise par un premier utilisateur est identifiee. Une demande de largeur de bande sur le reseau est recue, emanant d'un second utilisateur. La largeur de bande non utilisee par le premier utilisateur est re-attribuee au second utilisateur.

Legal Status (Type, Date, Text)
Publication 20010308 A1 With international search report.
Withdrawal 20010719 Withdrawal of international application after international publication

Main International Patent Class: **H04L-012/56**
International Patent Class: **H04L-012/14**
Fulltext Availability:
Detailed Description

Detailed Description
... biller B as biller payment 1712 (arrow 12) after securing funds to cover the remittance.
Bill payment can take several forms as discussed below. In Figure 17 a "check and list" is...

...payment 1712 as an exception item, posting GIL database 1632 from the list instead of **payment** coupons as in **bill pay** system 1600. Biller B deposits check 1714 with Bank B (arrow 13) who clears it...

...1720 to obtain good funds for B's account 1616 (arrows 14-17). If the **bill pay** transaction goes through, Bank C will confirm that it went through by sending a confirmation...

...notice that funds were withdrawn from C's account 1612 for the amount entered in **bill pay** order 1708.

Several variations of the system shown in Figure 17 are used today. In...

...signature on file) drawn on C's account 1612 to biller B in response to **bill pay** order 1708. This clears as in **bill pay** system 1600 (Figure 16, arrows 3-7), but B must process these one at a...

...through Bank S to credit S's account 1718, S has Bank S submit a **debit** to C's account 1612 through the **Automated Clearing House** ("**ACH** ") (see Figure 18 and accompanying text). In a third variation, in place of arrows 12 a credit to biller B through one path of- i) Bank S to **ACH** to Bank B to biller B or ii) MasterCard's RPS (Remittance Processing System) to...

...B to biller B. As used here, the RPS is merely an alternative to the **ACH** . In a fourth variation, a combination of the second and third variations, S sends simultaneous **ACH** transactions (**debit** account 1612 and credit account 1616).

Figure 18 is a block diagram of yet another **bill pay** system 1800, which is usually used with billers who expect regular, periodic and small **payments** . Relative to the previously discussed **bill payment** systems, billers generally prefer **bill pay** system 1800 when they are set up to handle such transactions.

Bill pay system 1800, while providing more efficient remittance processing by biller B due to its increased control over the process, leaves consumer C with very little control over the **bill pay** transactions after the relationship is set up, since consumer C is typically required to give biller B an open ended authorization to withdraw funds. Furthermore, **bill pay** system 1800 is not appropriate for all types of billers, such as those who do...

...relationship with consumers.

Figure 18 introduces several new items which flow among the participants including **ACH** 1802, such as a voided check 1806, a **debit** advice 1808, a pre-authorization message 1810, and a **debit** request message 1812. In **bill pay** system 1800, biller B is required to maintain an additional customer database 1804.

For **bill pay** system 1800 to work properly, there is an enrollment phase (arrows 1-4) and an...

...biller B uses to initiate pre-authorization message 1810. Biller B is not allowed by **ACH** 1802 to directly submit pre-authorization message 1810, which means Bank B, an **ACH** Originating Financial Depository Institution (OFDI), must get involved and submit message 1810 to Bank C, an **ACH** Receiving Financial Depository Institution (RFDI). After pre authorization message 1810 is accepted by Bank C, Bank C will accept Bank B initiated automatic **debits** to be posted to C's account 1612. In the operational phase, biller B queries customer database 1804 to determine if consumer C is enrolled as an automatic **debitor** . If so, biller B optionally sends **debit** advice 1808 to consumer C, and sends **debit** request message 1812 to biller B's bank, Bank B, which then sends it through the **ACH** 1802 to Bank C, which **debits** C's account 1612 and transfers the funds to biller B's account 1616 via the **ACH** . The transaction is confirmed to consumer C on bank statement 1628 sent to consumer C from Bank C. In this system 1800, **debit** request message 1812 might be rejected by Bank C for, among other reasons, non-sufficient...

15/5,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00726844 **Image available**
AUTOMATIC REMITTANCE DELIVERY SYSTEM

SYSTEME AUTOMATIQUE DE DELIVRANCE DE REMISES

Patent Applicant/Assignee:
BOTTOMLINE TECHNOLOGIES (DE) INC, 155 Fleet Street, Portsmouth, NH 03801, US, US (Residence), US (Nationality)
Inventor(s):
MCGURL Daniel M, 116 Pepperell Way, York, ME 03909, US
O'TOOLE Margaret, P.O. Box 676, North Berwick, ME 03906, US
HERMAN Helmar, One Thornton Lane, Lee, NH 03824, US
Legal Representative:
PFLEGER Edmund Paul, Hayes, Soloway, Hennessey, Grossman & Hage, PC, 130 W. Cushing Street, Tucson, AZ 85701, US

Patent and Priority Information (Country, Number, Date):
Patent: WO 200039979 A1 20000706 (WO 0039979)
Application: WO 99US31248 19991230 (PCT/WO US9931248)
Priority Application: US 98223106 19981230
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **H04L-029/06**
International Patent Class: G06F-013/42
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 4913

English Abstract
A remittance delivery system (10) is provided that accepts payment information (12, 14, 16, 82) from a variety of applications (e.g. vendor payments, taxes, claims, payroll, T & E, commissions, trust, etc.) (16) translates (18) the data into a single, unified data file structure, and forwards the remittance data via a user-defined path (32, 34, 36, 92), for example, email (92A), fax (92B), print (92C), Internet (92D), etc. Accordingly, the preferred embodiment of the present invention provides a remittance delivery system (10) comprising a file integration engine (88) for recei ving remittance data (12, 14, 16, 82) in one of a plurality of data formats and translating and formatting the remittance data (12, 14, 16, 82) into a single predefined data format. In addition, a remittance generating engine (88) is provided for receiving the predefined data (94) and forwarding remittance data to at least one remittance recipient (32, 34, 36, 92).

French Abstract
Cette invention concerne un systeme de delivrance de remise (10) qui recoit des informations (12, 14, 16, 82) relatives a des paiements divers (paiements a des distributeurs, impots, demandes de reglement, fiches de paie, commerce et exportations, comptes fiduciaires, etc.), convertit les donnees en une seule et unique structure de fichier, et achemine les donnees en rapport avec des remises via un systeme (32, 34, 36, 92) defini par l'utilisateur telle que courrier electronique (92a), telecopie (92b), documents imprimes (92c) ou Internet (92d). Selon un mode de realisation prefere, la presente invention concerne donc un systeme de delivrance de remises qui comporte un moteur d'integration en fichier (88) pour la reception de donnees relatives aux remises (12, 14, 16, 82) dans un formats parmi plusieurs et qui traduit/presente ces donnees (12, 14, 16, 82) selon un format unique determine. De plus, un moteur de

creation de remises (88) recoit des donnees predefinies (94) et transmet des donnees de remise a au moins une entite receptrice (32, 34, 36, 92).

Legal Status (Type, Date, Text)
Publication 20000706 A1 With international search report.
Examination 20001012 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: **H04L-029/06**
Fulltext Availability:
Detailed Description

Detailed Description
... 5,121,945

16 to Thompson et al. The system disclosed in this patent automatically **debits** or credits 17 multiple bank account records and accounts receivable records based customer payments.

18...

...upon database tables with information including customer name and address, financial institution and account number, **payee** name and 21 address, **billing** amount, accounts receivable account number, etc. Such data may be input 22 manually or from...

...system also pen-nits payment by EFT rather than check, via e.g., credit card, **automated clearing house** , automatic teller machine, etc. Access to database 26 information may be protected by requiring entry... of the disbursement types. preferably, 7 EFT effectuating means 34 comprises conventional financial EDI and **ACH** means, and 8 printing means 36 comprises one or more conventional MICR laser printer means...

...10 and the protocols supported by the institutions whose disbursement accounts are to 12 be **debited** . Additionally, generator means 18 generates control signals appropriate for 13 effectuation of the disbursements using...generating means 26 may also permit transmission to the institutions whose accounts are to be **debited** confirms 2 of the disbursements whereby to permit so-called "positive pay" capabilities.

3 Finally...

15/5,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00709799 **Image available**
METHOD, SYSTEM, AND COMPUTER PROGRAM PRODUCT FOR PROVIDING ENHANCED ELECTRONIC MAIL SERVICES
PROCEDE, SYSTEME ET PRODUIT DE PROGRAMME INFORMATIQUE POUR DES SERVICES DE COURRIER ELECTRONIQUE RENFORCES
Patent Applicant/Assignee:
BANKERS TRUST COMPANY, BANKERS TRUST COMPANY, 130 Liberty Street, Mail Stop 2310, New York, NY 10006, US
Inventor(s):
SUDIA Frank Wells, SUDIA, Frank, Wells, Apartment 14s, 25 Broad Street, New York, NY 10004, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 0022787 A2 20000420 (WO 200022787)
Application: WO 99US23453 19991008 (PCT/WO US9923453)
Priority Application: US 98168936 19981009

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **H04L-012/58** ;
International Patent Class: **H04L-029/06** ;
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 23735

English Abstract
A method, system and computer program product for providing enhanced electronic mail services such as certified electronic mail. The method facilitates a recipient's reconstruction of the initial message, eliminates full resend of the message, minimizes communication during the recovery step, eliminates the need for super encryption, allows the parties to delegate performance to agents (208a, 208n), and provides explicit system enrollments by user certificate authorities (CA's). The system includes a plurality of user sites and a central post office complex (240).

French Abstract
L'invention concerne un procede, un systeme et un produit de programme informatique destines a assurer des services de courrier electronique renforces tels que le courrier electronique certifie. Le procede permet la reconstitution, par le destinataire, du message initial, l'elimination du renvoi integral du message, la reduction de la communication pendant l'etape de recuperation, l'elimination de la necessite d'un cryptage superieur, permet aux parties concernees de deleguer l'execution a des agents (208a, 208n) et fournit des inscriptions systematiques explicites par des autorites de certification d'utilisateur. Le systeme comprend en outre une pluralite de sites utilisateurs et un complexe de bureau de poste central (240).

Legal Status (Type, Date, Text)
Search Rpt 20000803 Late publication of international search report
Examination 20000831 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: **H04L-012/58** ;
International Patent Class: **H04L-029/06** ;
Fulltext Availability:
Detailed Description

Detailed Description
... billed can be prepaid, accrued and invoiced, or can be billed to an outside electronic **payment** or **billing** service, such as a digital wire transfer, **ACH** **debit** , e-check, credit card, direct **debit** , digital coin. subscription, electronic scrip, or an invoice by proper mail service;

-The choice of...
?

```
?show files;ds
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200146
         (c) 2001 Derwent Info Ltd
File 344:CHINESE PATENTS ABS APR 1985-2001/Jul
         (c) 2001 EUROPEAN PATENT OFFICE
File 347:JAPIO OCT 1976-2001/Apr(UPDATED 010813)
         (c) 2001 JPO & JAPIO
File 371:French Patents 1961-2001/BOPI 200132
         (c) 2001 INPI.  All rts. reserv.

Set     Items   Description
S1        623   ACH OR AUTOMAT?(2W)CLEARINGHOUSE? OR AUTOMAT?(2W)CLEAR?(2W-
            )HOUSE?
S2        663   (BILL OR BILLS OR BILLING OR INVOICE? ? OR E()BILL? OR EBI-
            LL?)(5N)PAY? OR BILLPAY? OR EBPP OR EPAY? OR E()PAY?
S3         70   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
            OR MERG?)(5N)(PAYMENT? ?)
S4          0   S1 AND S2 AND S3
S5          3   S1 AND S2
?t5/4/all

 5/4/1     (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

IM- *Image available*
AA- 2001-374971/200139|
XR- <XRPX> N01-274365|
TI- Server-based bill  presentment and payment  system has server that
    permits payor  to at least adjudicate invoice  data based on dispute
    rules|
PA- BOTTOMLINE TECHNOLOGIES INC (BOTT-N)|
AU- <INVENTORS> DOMALEWSKI R; HINTON B|
NC- 023|
NP- 001|
PN- WO 200141020  A1 20010607 WO 2000US32729 A  20001201 200139 B|
AN- <LOCAL> WO 2000US32729 A 20001201|
AN- <PR> US 2000527560 A 20000316; US 99168940 A 19991203; US 2000526791 A
    20000316; US 2000526792 A 20000316; US 2000526793 A 20000316; US
    2000527208 A 20000316; US 2000527209 A 20000316|
FD- WO 200141020  A1 G06F-017/60
    <DS> (National): CA CN MX SG
    <DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
    TR|
LA- WO 200141020(E<PG> 56)|
DS- <NATIONAL> CA CN MX SG|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC;
    NL; PT; SE; TR|
AB- <PN> WO 200141020 A1|
AB- <NV> NOVELTY - At least one biller (16) and at least one payor (14) are
    in communication with a server (12). A database (20) contains data
    modules comprising a biller (30) and a payor (34) profile, dispute
    rules (32) and access control (36). The server receives invoice data
    from the biller, translates it into a selected format, and stores the
    invoice data on the database. The server permits the payor  to at
    least adjudicate the invoice  data, based on the dispute rules.|
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:
        (a) a method for business-to-business bill  payment  and
    presentment
        USE - As a server-based billing  and payment  collections system
    of a business-to-business system for Internet-based billing  and
   payment  transactions between suppliers and customers.
```

ADVANTAGE - Permits biller's to define invoice adjudication rules and procedures so that payor's can take full advantage of adjustments on a given invoice, and billers can be fully apprised of invoice adjustments, so that billers' accounts receivables are kept up to date regarding any changes in a particular invoice. Establishes a community of billers and payors so that trusted partners can automate the process of **bill** presentment, **invoice** adjudication, and **payment** authorization. Billers define dispute rules and adjudication options on a global and/or payor-by-payor basis, so that payors can take advantage of disputes and adjustment to invoices, and billers can keep apprised of any and all adjustments made to an invoice, and so that discounts and terms can be maximized between suppliers and customers. Defines robust payment options including credit card, **ACH** transfers, wire transfers and authorized debit transactions.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram representation of the electronic **bill** presentation and **payment** system of the present invention.

server (12)
payor (14)
biller (16)
database (20)
biller profile (30)
dispute rules (32)
payor profile (34)
access control (36)
pp; 56 DwgNo 1/8|

DE- <TITLE TERMS> SERVE; BASED; BILL; PAY; SYSTEM; SERVE; PERMIT; INVOICING ; DATA; BASED; RULE|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A|
FS- EPI||

5/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

IM- *Image available*
AA- 2001-090822/200110|
XR- <XRPX> N01-068836|
TI- Electronic **invoice** **payment** system for internet based commercial transactions, includes payment processor that outputs electronic check for **payment** of **invoice** in accordance with consumer's debt details|
PA- RDM CORP (RDMR-N)|
AU- <INVENTORS> AKISTER J F; FORDE P A; LOPIN P I; PAVLIK P C; WALLACE W E; XIONG W|
NC- 092|
NP- 003|
PN- WO 200058876 A1 20001005 WO 2000CA317 A 20000327 200110 B|
PN- CA 2267042 A1 20000926 CA 2267042 A 19990326 200110
PN- AU 200035459 A 20001016 AU 200035459 A 20000327 200110|
AN- <LOCAL> WO 2000CA317 A 20000327; CA 2267042 A 19990326; AU 200035459 A 20000327|
AN- <PR> CA 2267042 A 19990326|
FD- WO 200058876 A1 G06F-017/60
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

FD- AU 200035459 A G06F-017/60 Based on patent WO 200058876|
LA- WO 200058876(E<PG> 33); CA 2267042(E)|
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DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200058876 A1|
AB- <NV> NOVELTY - Settlement processor (102) provides electronic invoice in accordance with debt owed by consumer. Electronic invoice is transmitted by transmitter (110) via wireless network (114). Transmitted invoice is received by receiver (106) and is processed by payment processor (108). An electronic check for **payment** of received **invoice** is output by the processor.|
AB- <BASIC> DETAILED DESCRIPTION - Encryption processor electronically endorses the derived electronic check which is then transmitted by transmitter (110). The receiver (112) receives transmitted check which is processed by endorsement processor. A translator converts the check from predefined format to **automated clearance house** (**ACH**) payment format. INDEPENDENT CLAIMS are also included for the following:

(a) electronic **invoice paying** method;
(b) electronic payment server
USE - For commercial transaction using internet for banks, goods sales and other services.
ADVANTAGE - Since the electronic invoice and check for purchased goods are transmitted/received via wireless network, transaction time is reduced.
DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of electronic **invoice payment** system.
Settlement processor (102)
Receiver (106,112)
Payment processor (108)
Transmitter (110)
Wireless network (114)
pp; 33 DwgNo 1/4|
DE- <TITLE TERMS> ELECTRONIC; INVOICING; PAY; SYSTEM; BASED; COMMERCIAL; TRANSACTION; PAY; PROCESSOR; OUTPUT; ELECTRONIC; CHECK; PAY; INVOICING; ACCORD; CONSUME; DETAIL|
DC- T01; T05; W01|
IC- <MAIN> G06F-017/60|
IC- <ADDITIONAL> G07F-007/10; H04L-012/16|
MC- <EPI> T01-H07C; T01-H07C5; T01-J05A1; T05-L02; W01-C05B3C|
FS- EPI||

5/4/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX

IM- *Image available*
AA- 1995-293256/199538|
XR- <XRPX> N95-221789|
TI- Automated interactive **bill payment** method accessed by telephone keypad - using sequence of different numbers entered by user via telephone keypad in response to prompts, e.g. account number, payment amount|
PA- TELEPAY INC (TELE-N); TELEPAY (TELE-N)|
AU- <INVENTORS> ROGERS C R|
NC- 059|
NP- 005|

PN- WO 9522113 A1 19950817 WO 95US1131 A 19950127 199538 B|
PN- AU 9517351 A 19950829 AU 9517351 A 19950127 199548
PN- US 5652786 A 19970729 US 94195372 A 19940214 199736
<AN> US 95442129 A 19950516
<AN> US 96649926 A 19960516
PN- US 5715298 A 19980203 US 96649926 A 19960516 199812 N
<AN> US 97787981 A 19970122
PN- US 5870456 A 19990209 US 97787981 A 19970122 199913 N
<AN> US 97946272 A 19971007|
AN- <LOCAL> WO 95US1131 A 19950127; AU 9517351 A 19950127; US 94195372 A 19940214; US 95442129 A 19950516; US 96649926 A 19960516; US 96649926 A 19960516; US 97787981 A 19970122; US 97787981 A 19970122; US 97946272 A 19971007|
AN- <PR> US 94195372 A 19940214; US 95442129 A 19950516; US 96649926 A 19960516; US 97787981 A 19970122; US 97946272 A 19971007|
CT- 3.Jnl.Ref; US 4694397; US 4823264; US 5283829; US 5285382|
FD- WO 9522113 A1 G06F-157/00
<DS> (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN
<DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ
FD- AU 9517351 A G06F-019/00 Based on patent WO 9522113
FD- US 5652786 A H04M-011/00 Cont of application US 94195372
Cont of application US 95442129
FD- US 5715298 A H04M-011/00 Cont of application US 96649926
Cont of patent US 5652786
FD- US 5870456 A H04M-011/00 Cont of application US 97787981
Cont of patent US 5715298|
LA- WO 9522113(E<PG> 34); US 5652786(18); US 5715298(17)|
DS- <NATIONAL> AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN|
DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; KE; LU; MC; MW; NL; OA; PT; SD; SE; SZ|
AB- <BASIC> WO 9522113 A

A telepay method involves provision of an interface between a standard touchtone telephone (12) and a debit card network (20) such that real-time **bill payment** transactions may be effected using a keypad of the telephone. A telepay system includes an interactive voice response unit for prompting a payer to enter an access code, account number, debit card number and payment amount for informing the user of the status of the transaction.

Real-time processing of transactions is provided through use of debit card networks rather than the **Automated Clearing House** . The telepay system is also capable of performing settlement functions and processing inquiries by payees of the system regarding previously processed transactions.

ADVANTAGE - Allows for real-time positive authorization of **bill payment** prior to processing.

Dwg.1/10|

AB- <US> US 5715298 A

A telepay method involves provision of an interface between a standard touchtone telephone (12) and a debit card network (20) such that real-time **bill payment** transactions may be effected using a keypad of the telephone. A telepay system includes an interactive voice response unit for prompting a payer to enter an access code, account number, debit card number and payment amount for informing the user of the status of the transaction.

Real-time processing of transactions is provided through use of debit card networks rather than the **Automated Clearing House** . The telepay system is also capable of performing settlement functions and

processing inquiries by payees of the system regarding previously processed transactions.

ADVANTAGE - Allows for real-time positive authorization of **bill payment** prior to processing.

Dwg.1/4

US 5652786 A

A system for enabling a caller to **pay bills** using a telephone connectable to at least one remote payment card network via a telepay system, wherein a payor places a call to said telepay system using said telephone to initiate a spontaneous payment transaction, the system further comprising:

means for prompting said caller to enter an access code identifying a spontaneous payment transaction which does not require payor pre-registration, for a payee corresponding to said access code, such that said caller may subsequently select a form of payment for said transaction independent from said access code;

means responsive to entry of an access code for determining whether said entered access code is valid;

means for prompting said caller to enter an account number;

means responsive to entry of an account number for determining whether said entered account number is valid;

means for prompting said caller to enter a payment card number;

means responsive to entry of a payment card number for determining whether said entered payment card number is valid;

means for prompting said caller to enter a payment amount or partial payment amount determined by said caller for said payment transaction using said telephone keypad; and

means responsive to a determination that a payment amount has been entered and further responsive to a determination that said entered access code, account number, payment card number and payment amount are valid, for during said call, accessing a remote payment card network associated with said entered payment card number, said accessed remote payment card network determining whether sufficient available credit or funds exist in an account associated with said entered payment card number to complete said current payment transaction, said remote payment card network not comprising an **automated clearing house** ;

means responsive to a real time determination that sufficient available credit or funds exist in said associated account for during said call, charging said entered payment amount against said account associated with said entered payment card number, adding said entered payment amount to an account associated with said entered account number and informing said caller of an approval code issued by said accessed remote payment card network and storing said entered access code, account number, payment card number and payment amount in a transaction log file of said telepay system; and

means responsive to a real time determination that sufficient available credit or funds do not exist in said associated account for informing said caller during said call that said current payment transaction has been declined and terminating said current payment transaction.

Dwg.1/4|

DE- <TITLE TERMS> AUTOMATIC; INTERACT; BILL; PAY; METHOD; ACCESS; TELEPHONE ; SEQUENCE; NUMBER; ENTER; USER; TELEPHONE; RESPOND; PROMPT; ACCOUNT; NUMBER; PAY; AMOUNT|

DC- T01; T05; W01|

IC- <MAIN> G06F-019/00; G06F-157/00; H04M-011/00|

IC- <ADDITIONAL> H04M-011/00|

MC- <EPI> T01-C02A9; T01-J05A1; T01-M02A1; T05-L02; W01-B09; W01-C05B3C|

FS- EPI||

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         (c) 2001 The Gale group
File  88:Gale Group Business A.R.T.S. 1976-2001/Aug 21
         (c) 2001 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 196:FINDEX 1982-1999/Q2
         (c) 1999 Cambridge Scientific Abstracts
File 268:Banking Info Source 1981-2001/Aug W1
         (c) 2001 ProQuest Info&Learning
File 621:Gale Group New Prod.Annou.(R) 1985-2001/Aug 20
         (c) 2001 The Gale Group
File 625:American Banker Publications 1981-2001/Aug 21
         (c) 2001 American Banker

Set     Items   Description
S1         11   (ATM OR AUTOMATED()TELLER()MACHINE)(6N)(INTERCHANG? OR EXC-
              HANG? OR RECIPROC? OR ALTERNAT?)(6N)(ACH OR AUTOMAT?(2W)CLEAR-
              ING(2W)HOUSE?) NOT PY>1991
S2          9   RD (unique items)
?t2/3,k/all

 2/3,K/1     (Item 1 from file: 47)
DIALOG(R)File  47:Gale Group Magazine DB(TM)
(c) 2001 The Gale group. All rts. reserv.

02508377     SUPPLIER NUMBER: 03152735    (USE FORMAT 7 OR 9 FOR FULL TEXT)
Easy money; thousands of automated tellers machines are linked in 125
 nationwide networks. Has the wiring of America begun?
Garsson, Robert M.
Datamation, v30, p32(5)
March, 1984
CODEN: DTMNA      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT
WORD COUNT:   3372    LINE COUNT:  00260

...     the industry should adapt the existing automated clearinghouse
system to support point of sale and ATM  interchange . "The ACH  is
already there," says White. "It's inexpensive and it works."
      While the ACH network...


 2/3,K/2     (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01813267
1987 EFT SOURCEBOOK NOW AVAILABLE -- 1st EDITION!
News Release   October 15, 1987   p. 1

   ... industry trends and understand electronic funds transfer
technologies: EFT Market Outlook The Delicate Balance of ATM Industry
Standards Not Quite Ready for Home Banking ACh /POS: Alternative
Solution for Point-of-Sale Security Issues for ATMs: The Importance of
Consistency Debit Card...


 2/3,K/3     (Item 1 from file: 196)
DIALOG(R)File 196:FINDEX
(c) 1999 Cambridge Scientific Abstracts. All rts. reserv.

241911
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WORLD BANKING AUTOMATION SOFTWARE MARKETS
NOV 1991 310 P. $995 ONE-TIME
Publ: Frost & Sullivan
2525 Charleston Rd
Mountain View, CA 94043
Phone: 650-961-9000
Fax: 650-961-5042
Email: webmaster@frost.com

Availability: PUBLISHER
Report No.: 617-70

...credit and debit card management, accounting, asset and liability management, tax and regulatory reporting, foreign **exchange** , branch automation, ATN and **ATM** switches, POS and POS switches, **ACH** and EFT switches, wire transfers, customer information management, and databases.

2/3,K/4 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source

00138760
Behind NACHA's ambitious plans for POS
Anonymous
Bank Network News, v5, n18, p4-5,8, Feb 10, 1987 LANGUAGE: English
RECORD TYPE: Abstract

...ABSTRACT: National Automated Clearing House Association is the driving force behind a campaign to promote the **ACH** as an **alternative** to **ATM** networks for POS. The organization has been working to make the EFT industry more aware...

2/3,K/5 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source

00081460
EFT 1989-1990: trends and outlook
Anonymous
Funds Transfer Report, p2-4, Sep 28, 1989 DOCUMENT TYPE: Newsletter
Article LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: to secure market share; 5) merchants are playing a major role in POS development; 6) **ACH** is a promising **ATM** processing **alternative** ; and 7) Entree may not be cleared through **ACH** .

2/3,K/6 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source

00047296
The POS pricing problem
Moss, Vicki
Bank New Product News, p8-9, Jul 1991 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: bank cards or their own store cards. Most merchants process transactions using regional or national **ATM** networks, which have **interchange** fees, while others use the **automated clearing house** ,

whereby transaction fees are on a per item basis. Consultant Catherine Bond believes that consumers...

2/3,K/7 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications

0057801
Opposing Sides Seek Compromise on Fed Plan: Automated Clearing House Group Meets with Retail Bankers on Regulation E
American Banker - December 8, 1986; Pg. 3; Vol. 151, No. 240
WORD COUNT: 983

BYLINE:
By JEFFREY KUTLER

TEXT:
...argued that it is in the best interest of the banking industry to let the **automated clearing houses** serve as an **alternative** to electronic **ATM** and point-of-sale networks. Unlike the clearing houses, the local and regional terminal networks...

2/3,K/8 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications

0035336
Funds Transfer Networks Talk Consolidation As Drive for System 'Everyone Can Use' Gains
American Banker - January 21, 1985, Monday; Pg. 14
WORD COUNT: 374

BYLINE:
Robert M. Garsson

TEXT:
...has two for credit cards, MasterCard and Visa; three others for national automated teller machine **interchange** ; more than 50 for regional **ATM interchange** ; even more to handle wire transfers and **automated clearing house** transactions; and still more to support the emerging market for electronic payments at the merchants...

2/3,K/9 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications

0009899
Myths and Facts in Bridging Corporate/Retail EFT
American Banker - September 8, 1982, Wednesday; Pg. 12
WORD COUNT: 1,849

BYLINE:
By CATHY L. ROLLINS And ANTHONY J. CARFANG, Principals, Treasury Strategies, Chicago, Ill.; Treasury Strategies is a firm that specializes in corporate treasury consulting and non-credit product development consulting.

TEXT:
... are myths. There are EFT rule changes pending in NACHA, questions about regional and national **ATM** **interchanges** , **ACH** message formats being developed by the BAI standards committee, discussions about replacing the Fed as...
?

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?show files;ds
File 473:FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02
         (c) 2001 THE NEW YORK TIMES
File 474:New York Times Abs 1969-2001/Aug 20
         (c) 2001 The New York Times
File 475:Wall Street Journal Abs 1973-2001/Aug 20
         (c) 2001 The New York Times

Set     Items   Description
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              )HOUSE?
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              LL?)(5N)PAY? OR BILLPAY? OR EBPP OR EPAY? OR E()PAY?
S3        302   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
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S4          0   S1 AND S2 AND S3
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File  77:Conference Papers Index 1973-2001/Jul
         (c) 2001 Cambridge Sci Abs
File  35:Dissertation Abs Online 1861-2001/Jul
         (c) 2001 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2001/Aug 21
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File  65:Inside Conferences 1993-2001/Aug W3
         (c) 2001 BLDSC all rts. reserv.
File 233:Internet & Personal Comp. Abs. 1981-2001/Aug
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File  99:Wilson Appl. Sci & Tech Abs 1983-2001/Jul
         (c) 2001 The HW Wilson Co.

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S1       1504   ACH OR AUTOMAT?(2W)CLEARINGHOUSE? OR AUTOMAT?(2W)CLEAR?(2W-
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S3        725   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
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File   9:Business & Industry(R) Jul/1994-2001/Aug 20
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File 623:Business Week 1985-2001/Aug W2
         (c) 2001 The McGraw-Hill Companies Inc
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
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File 813:PR Newswire 1987-1999/Apr 30
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File 636:Gale Group Newsletter DB(TM) 1987-2001/Aug 20
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File 621:Gale Group New Prod.Annou.(R) 1985-2001/Aug 20
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File 160:Gale Group PROMT(R) 1972-1989
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File 148:Gale Group Trade & Industry DB 1976-2001/Aug 20
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File  20:World Reporter 1997-2001/Aug 21
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             LL?)(5N)PAY? OR BILLPAY? OR EBPP OR EPAY? OR E()PAY?
S3      35359   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
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S4        220   S1(3S)S2(3S)S3
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S6         12   RD (unique items)
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File 348:EUROPEAN PATENTS 1978-2001/AUG W02
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File 349:PCT Fulltext 1983-2001/UB=20010809, UT=20010802
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Set     Items   Description
S1       4668   ACH OR AUTOMAT?(2W)CLEARINGHOUSE? OR AUTOMAT?(2W)CLEAR?(2W-
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            LL?)(5N)PAY? OR BILLPAY? OR EBPP OR EPAY? OR E()PAY?
S3        320   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
            OR MERG?)(5N)(PAYMENT? ?)
S4         16   S1(3S)S2(3S)S3
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S6        124   S4 OR S5
S7         14   S4 NOT PR=19910801:99999999
S8         16   S4 NOT PR=910801:999999
S9         92   S6 NOT PR=19910801:99999999
S10        60   S1(S)S2
S11         7   S1(6N)PROTOCOL
S12         1   S2(S)S11
S13        99   S6(3S)DEBİT?
S14        71   S13 NOT PR=19910801:99999999
S15         4   S14 AND IC=H04L
S16        58   S14 AND IC=G06?
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File 344:CHINESE PATENTS ABS APR 1985-2001/Jul
         (c) 2001 EUROPEAN PATENT OFFICE
File 347:JAPIO OCT 1976-2001/Apr(UPDATED 010813)
         (c) 2001 JPO & JAPIO
File 371:French Patents 1961-2001/BOPI 200132
         (c) 2001 INPI.  All rts. reserv.

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              )HOUSE?
S2        663   (BILL OR BILLS OR BILLING OR INVOICE? ? OR E()BILL? OR EBI-
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S3         70   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
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S4          0   S1 AND S2 AND S3
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File 626:Bond Buyer Full Text 1981-2001/Aug 21
         (c) 2001 Bond Buyer
File 267:Finance & Banking Newsletters 2001/Aug 20
         (c) 2001 The Dialog Corp.

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             LL?)(5N)PAY? OR BILLPAY? OR EBPP OR EPAY? OR E()PAY?
S3       2176   (CONSOLIDAT? OR AGGREGAT? OR CONDENS? OR GROUP? OR COLLAT?
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S6         11   RD (unique items)
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